

THE U.F.A.

OFFICIAL ORGAN OF

THE UNITED FARMERS OF ALBERTA :: THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS

Vol. 10

CALGARY, ALBERTA, OCTOBER 15th 1931

No. 20

Some Plain Truths for Alberta Grain Growers—Page 8



Premier Brownlee on Alberta's Finances



U.F.A. Annual Convention Dates



A Few Facts About the Gold Standard

By GEORGE G. COOTE, M.P.



“This Life Insurance Business”

By W. E. SIDDALL

'A Race Between Education and Catastrophe'

The Organized Farmers and the Transition to the Co-operative Commonwealth

By the EDITOR.

WRITING immediately after the close of the Great War, H. G. Wells declared that the world was engaged in "a race between education and catastrophe." The race has since continued, and is now proceeding at a rapid pace. Whether the collapse of the existing system in pain and suffering can be avoided remains uncertain, though to some men in the highest circles of finance and government and industry it appears that we may be approaching the general paralysis of capitalism. It may be that we shall experience a temporary recovery, but of this there is no certainty; in any event, the existing system is approaching its end, and we must prepare to replace it by a better.

What, in the face of this situation, should be the policy of the United Farmers of Alberta? Alberta may be but a small corner of the world, but we are deeply affected by world conditions and must be prepared to take our part in the attempt to rectify them.

At the last Convention it was realized that the time had come to define the goal of our movement in unmistakable terms. It was declared in the Convention Manifesto that "the hope of civilization rests upon human ability to build a Co-operative Commonwealth." To the building of the foundations of that Commonwealth of the future, the organized Alberta farmers have for nearly a quarter of a century been devoting steady efforts, and this year, by the development, to supplement their marketing activities, of co-operative purchasing under the auspices of the U.F.A., they are reinforcing those foundations. But world events move fast, and it may be necessary in the near future to face large issues of policy, involving the future of our movement as a part of the world-wide movement towards a new social order.

The interpretation in concrete terms of the chief declaration of the Manifesto is likely to be one of the main tasks of the forthcoming Convention, and we believe that no time spent in consideration of this fundamental matter of policy will be wasted. It is already commanding the serious consideration of leaders in our movement. It is worthy of thorough discussion by every Local and by every constituency and district Convention.

Co-operative Marketing, Co-operative Purchasing, Public Ownership of Natural Resources, of the Province and their development for the benefit of the masses of the people, reorganization perhaps in some respects of farm production, all these matters are important; many of them are features of the organized farmers' program. But it is beginning to be realized that as the world crisis is due to a breakdown in the existing system of distribution—in other words, to the financial system itself—no other problem can be regarded as finally solved until this has been dealt with effectively. It is to the breakdown of the financial and economic system as a whole, on a national and international scale, that the distress to-day in city and country alike is mainly due. Time presses, and it is important that those who are qualified to diagnose the complaint of the social order should be prepared to do so.

Speaking at a recent meeting in Great Britain, A. Barnes, M.P., chairman of the "Co-operative Party," declared: "This crisis we find to-day is international.

and should indicate to us the cracks that are developing in the capitalist system. It should warn us that, however, much we may have dallied in the past, we should dally no longer in working out our alternatives to the system. . . . the new economic principles upon which the eco-

operative movement is based are a practical alternative to the economics of the capitalist system."

The "Co-operative Party," representing the co-operative movement of Britain, aims to bring about "a permanent transfer of economic power from private individuals to the people as a whole." It demands the replacement of capitalism by the new social order at the most rapid attainable pace, because capitalism, having "placed us in pawn to the money markets" of the world, cannot function in behalf of the masses of mankind. Therefore, again, to quote the British co-operative leader, "the time has arrived when capitalism must go and the Co-operative Commonwealth take its place."

We believe that the working out of detailed plans for the transition period is to-day a most urgent task facing not only the co-operators of Britain, but the co-operators (represented in this country mainly by the farmers' movement) of Canada as well.

British General Election on October 27th

Since our last issue went to press the British Parliament has been dissolved by the "National" Government, and a general election called for October 27th.

Premier Macdonald, in his election manifesto, appeals for a "doctor's mandate" to get the country out of its present difficulties, and it is stated that the possibility of a protective tariff will not be ruled out as one means of dealing with the economic situation. Stanley Baldwin, leader of the Conservative group which dominates the Cabinet, is basing his appeal mainly on the tariff issue. Two factions of the Liberal party, headed by Sir John Simon and Sir Herbert Samuel, respectively, the latter a member of the Cabinet, are supporting the Government, while Lloyd George and his following are giving their support to free trade candidates only. The Co-operative Party, allied to Labor, have a number of candidates in the field.

The most significant event of the election campaign is the Labor Party Manifesto, which declares that "a decisive opportunity has been given the nation to reconstruct the foundations of its life. The capitalist system has broken down even in those countries where its authority was thought to be most secure. The Labor Government was sacrificed to the clamor of bankers and financiers."

The manifesto presses for the extension of publicly-owned industries and services; calls for the immediate adoption of bold plans for social reconstruction; and declares that "the country's banking and credit system can no longer be left in private hands," but "must be brought immediately under national ownership and control." It calls for a national investment board to control domestic and foreign investments.

It opposes inflation of the currency or a "new and disastrous attempt at deba-

tion, to force sterling back to the gold parity." It proposes to call an international conference on monetary policy; and to open negotiations with a view to cancellation of war debts and reparations. At the coming disarmament conference, it proposes to put forward plans for "far-reaching reductions by international agreement in the number and equipment of all armed forces and all expenditure thereon." It proposes in the field of domestic policy to create import boards to regulate the purchase of foodstuffs, raw materials and manufactured goods.

ORIGINAL BEST

During the filming of a "talkie" comedy, the director wished to get the effect of water being poured out of a barrel onto some boards.

The sound technician was consulted. They tried dried peas on oiled paper, and that wasn't it, and they tried dropping dressmakers' pins on a taut square of silk, and that wasn't it.

Finally a quiet fellow who was standing by said, "Suppose you try pouring water out of a barrel onto some boards."

They tried it.

That was it.—*Tit-Bits.*

INTERNATIONAL HAY AND GRAIN SHOW

Freight charges, or one half of express charges, will be paid by the Alberta Department of Agriculture on exhibits accepted for the International Hay and Grain Show, in Chicago. The Department will also pay special prizes on Alberta exhibits winning prizes at the show, by duplicating the regular premiums won, but no exhibitor will be paid two specials on the same exhibit. Winners of firsts and championships will receive \$100 and \$150 respectively. Entries should be received at the office of the Field Crops Commissioner, Edmonton, not later than November 4th.

SUBSCRIPTIONS

One Year.....	\$2.00
Single Copies.....	10 cents

Makes remittances by money order or postal note. We cannot accept responsibility for currency forwarded through the mail.

Change of Address.—When ordering a change of address, the former as well as the present address should be given; otherwise the alteration cannot be made.

CIRCULATION

Average net paid circulation, six months
ending Oct. 1st, 1931 45,637

Managing Director
NORMAN F. PRIESTLEY

THE U.F.A.

Published on the 1st and 15th of each month by

THE U.F.A. LIMITED
Lougheed Building
CALGARY, ALBERTA

Official Organ of
THE UNITED FARMERS OF ALBERTA
THE ALBERTA WHEAT POOL
THE ALBERTA LIVESTOCK POOL
THE ALBERTA DAIRY POOL
THE ALBERTA EGG AND POULTRY POOL
THE ALBERTA CO-OPERATIVE WHOLESALE
THE ALBERTA CO-OPERATIVE OIL POOL

Editor
W. NORMAN SMITH

ADVERTISING

(Commercial Display).....35¢ per agate line

(\$4.90 per inch)

No discount for time or space

Classified.....5¢ per word prepaid

New copy must reach us 8 days in advance of publication to insure insertion.

No advertisements taken for liquor, patent medicine, or speculative investment schemes. None other than reliable advertisements will be knowingly accepted. Readers will confer a favor by advising us promptly of unsatisfactory dealings with advertisers.

ADVERTISING DEPARTMENT

A. M. TURNER
G. J. JESSUP

Eastern Representative: H. ROSE

Vol. 10

CALGARY, ALBERTA, OCTOBER 15th, 1931

No. 20

Principal Contents

	PAGE
"THE RACE BETWEEN KNOWLEDGE AND CATASTROPHE"	2
EDITORIAL	3
NEWS OF THE ORGANIZATION	4
RELIEF IN DISTRESSED AREAS	4
ANNUAL CONVENTION DATES AGREED UPON	4
COMING CONVENTIONS	4
A FEW FACTS ABOUT THE GOLD STANDARD	5
FINANCE AND THE WORLD CRISIS	6
ECONOMIC CRISIS REFLECTED IN PROVINCIAL DEFICIT	7
ALBERTA WHEAT POOL SECTION	8
SOME PLAIN TRUTHS FOR GRAIN GROWERS	8
TOGETHERNESS	9
AGRICULTURAL NOTES OF GENERAL INTEREST	10
INTERESTS OF THE UNITED FARM WOMEN	12
CO-OPERATIVE PURCHASING AND THE FARM HOME	12
U.F.A. JUNIOR ACTIVITIES	14
THE UNIVERSITY EXTENSION READING COURSE	14
RESULTS OF JUNIOR FIELD CROPS COMPETITIONS	14
ALBERTA GOVERNMENT REPORTS ON RESOLUTIONS	16
U.F.A. VETERANS SECTION	17
THIS LIFE INSURANCE BUSINESS	18
NEWS FROM HEAD OFFICE ALBERTA LIVESTOCK POOL	20
CRITICAL SITUATION IN CATTLE EXPORT TRADE	20
CORRESPONDENCE	22
SAVING MONEY FOR THE FARM PEOPLE	22

EDITORIAL

5

U.F.A. CANDIDATE NOMINATED

News of the Red Deer U.F.A. Convention is received as we go to press. The organized farmers of the constituency have nominated R. L. Gaetz, a pioneer who homesteaded in the district in the early days of settlement and is held in the highest respect as man and citizen. Having made their selection the farmers can, if they will, ensure Mr. Gaetz' election as a supporter of the policies of the U.F.A. and of the U.F.A. Government. He will, we believe, prove a most worthy successor to the late G. W. Smith, whose death after years of conscientious service created the vacancy.

* * *

BUDGET DEFICITS

With one or two exceptions, such as that of France (which relieved itself of most of its internal debt by inflation), Governments throughout the Western world are to-day confronted by fiscal deficits. In this period of world crisis, deficits have become unavoidable under the prevailing system, and Alberta's finances have suffered with the rest.

Premier Brownlee discusses the finances of the Province in this issue, making a very clear presentation of the

existing situation. Alberta has had a net surplus of \$184,805.84 over the last six years, including the past fiscal year, when there came the inevitable deficit.

* * *

With a population of some 120,000,000, the United States, the richest country in the world, is faced this year by a fiscal deficit of \$300,000,000.

* * *

MAN'S RESPONSIBILITY

Premier Bennett in a recent address is reported to have stated that nothing but the grace of God could get Canada out of her difficulties.

At a time when starvation and want are stalking the earth in the midst of plenty, it seems to us that the failure is man's. Man has been richly endowed and given every opportunity to distribute the good things of life equitably and so promote the highest well-being of his kind. The evils of the present world situation are man-made.

* * *

THE "DOCTOR'S MANDATE"

The new "National" Government of Great Britain is asking a "doctors' mandate" to get the country out of her difficulties. This is a Government containing Mr. Baldwin, under whose Premiership in 1925 the policy of rapid deflation now almost universally admitted to have been wrong was carried out by Mr. Churchill; it is a Government containing also Mr. Snowden, who continued Mr. Churchill's financial policy. To an onlooker, it might seem that doctors who, having had a patient in their charge for many years, have made a wrong diagnosis of his case and applied ineffective remedies, should be the last in the world to appeal for a "doctor's mandate."

* * *

"NEW" NOSTRUMS.

Churchill and Snowden have been responsible for Britain's financial policy—and have accepted their policy from the international bankers. Now a "new" remedy is proposed—Protection.

The United States has tried the tariff as a remedy for unemployment and has 10,000,000 unemployed. Premier Bennett promised to cure unemployment by means mainly of the tariff—and we know the result. Now the dominant group in the new British Government is offering a similar prescription. Will the British electors prove as gullible as those of North America?

NEWS OF THE ORGANIZATION

Activities of Locals and District Associations and Information from Central Office—Notes on Co-operation

Relief in Distressed Areas

The U.F.A. Executive, in Calgary this week, discussed at length the subject of relief in dried-out and other distressed areas in Alberta. Officers of the Association had been in consultation with the Provincial Government upon the subject for some time past.

The Executive felt it to be an urgent matter that all persons genuinely in need of relief should be made aware that it is available. They wish to point out that applications in such cases should be made to the secretary of the municipality in cases where the applicant is resident in a municipality, or to the Alberta Provincial Police in unorganized territories, or it may be made direct to the Alberta Government Relief Officer, Administrative Building, Edmonton.

Railway companies are co-operating with the Government in giving free transportation of relief supplies. Steps are being taken to ensure that none shall lack vegetables, clothing and fuel. The Executive suggest that in this matter of relief a great opportunity for usefulness is presented to U.F.A. and U.F.W.A. Locals.

Annual Convention Dates Agreed Upon

The Twenty-fourth Annual Convention of the United Farmers of Alberta will be held in Edmonton, if suitable accommodation can be arranged, on January 19th, 20th, 21st and 22nd next. This was decided at a meeting of the U.F.A. Executive Committee at which all members were present on October 13th. President Gardiner was in the chair.

A preliminary discussion took place on the program arrangements of which details will be completed later. An interesting innovation may be the presentation, on each successive evening during the period preceding the business session, of a series of sketches, arranged by the U.F.A. Co-operative Committee. The subject of these sketches will be the principles and practice of Co-operation.

Having obtained the sanction of the Central Board, the Executive unanimously decided to take out articles of incorporation under the Co-operative Associations' Act of Alberta, and incorporation will be completed within a few days' time. The steadily expanding activities of the U.F.A. Co-operative Committee in the field of purchasing will be facilitated by this course. The name to be adopted is "The U.F.A. Central Co-operative Association, Ltd."

Ultimate Aims

A detailed consideration of the goal of our movement—the Co-operative Commonwealth—as defined in the Manifesto of the 1931 Convention, and of the steps by which that goal may be reached, will be one of the subjects of discussion at the next Convention.

A report on the activities of the U.F.A. Co-operative Committee was presented to the Executive, and it was unanimously agreed that the U.F.A. should assist the Alberta Co-operative Wholesale in the sale of lumber by advising Locals and all inquiries for the classes of lumber handled by the Wholesale to make their purchases from their supply.

The Executive also dealt with a large volume of correspondence and routine business.

"Mr. Gardiner's and Mr. Fowlie's meeting here on September 29th was very well attended," reports J. E. von Schmidt.

ATTENTION OF SECRETARIES!

Any Dues in Hand Should Be Remitted to Central at Once

In view of the approach of the end of the financial year, all U.F.A. and U.F.W.A. secretaries who have members' dues in hand are urged to forward them without delay to Central Office. The Constitution provides that membership fees owing to the Association shall be paid promptly, and at least every three months. Please remit any dues in your possession at once.

H. E. SPENCER'S MEETINGS

H. E. Spencer, M.P. for Battle River, will address meetings as follows, C. East, secretary of the constituency association, writes:

Thursday, October 29th, at 8 p.m.—Scotstown.

Friday, October 30th, at 8 p.m.—Bowling Green.

Saturday, October 31st, at 8 p.m.—Claysmore.

Monday, November 2nd, at 8 p.m.—Vermilion.

Tuesday, November 3rd, at 8 p.m.—Ottawa.

Wednesday, November 4th, at 8 p.m.—Clandonald.

Regina World Grain Exhibition has been put off until 1933.

COMING CONVENTIONS

Sturgeon Convention, Nov. 3rd

To Locals and Members of U.F.A. and U.F.W.A. in Sturgeon Provincial Constituency:

The Annual Convention of the Sturgeon Constituency will be held at Gibbons Community Hall, Gibbons, on Tuesday, November, 3rd, at one o'clock sharp.

A meeting of the directors will be held at 10:30 in the forenoon. There will be an afternoon and evening session. The business of the Convention will be: election of officers for the coming year, discussion of the directors' reports and resolutions.

The directors at a meeting held in June passed a resolution in favor of the U.F.A. plan of co-operative buying, and it will be one of the main items of discussion at the convention with a view to organizing a Co-operative Association.

S. A. Carson, M.L.A., will give a report of the last session of the Legislature.

Robert Gardiner, M.P., U.F.A. President, and one of the Cabinet Ministers will address the evening session.

Locals are requested to send their full quota of delegates. Visitors will be welcome.

The Gibbons U.F.W.A. Local will serve meals to delegates and visitors at reasonable prices.

GLEN STORIE,
R.R. 6, Edmonton *President*
Other Convention Notices and News
on page 22.

PRESIDENT GARDINER'S MEETINGS

Meetings will be addressed by President Gardiner early in November as follows:

Beddington, Nov. 2nd, evening.
Sturgeon Convention, Gibbons, Nov. 3rd.

U.F.W.A. Conference, Horse Hills, Nov. 4th.

Stony Plain Convention, Magnolia, Nov. 5th.

Clyde, probably on November 7th but definite word not received.

After the Pembina Convention President Gardiner will go to the Peace River country, where a series of meetings will be held at dates to be arranged.

secretary of Irvine U.F.A. Local. "Mr. Gardiner's speech, which was similar to those which have been frequently reported by the daily press lately, was very favorably received, and I trust that all the people who heard him benefited greatly by it. Mr. Fowlie dealt with the necessity of keeping up a strong membership, with the wheat bonus, relief, Stamp Commission, and with the importance of farmers using Pool elevator facilities. A hearty vote of thanks was tendered to the speakers at the conclusion of the meeting."

A Few Facts About the Gold Standard

Some Reasons Why It Would Be to Canada's Advantage to Allow the Dollar to Find Its Own Level.—Effect on Price of Wheat.



By GEORGE G. COOTE, M.P.

UNDER the terms of the British North America Act, "Currency and Coinage," "Banking," and "the Issue of Paper Money" are declared to be under the jurisdiction of the Dominion Parliament.

An act of the Dominion Parliament—the Currency Act—states the denomination of the coins to be issued in Canada, and defines the metal content of same. A ten-dollar gold piece must contain 232 grains of gold; thus the gold dollar contains 23.2 grains of pure gold. The Currency Act also makes these coins as well as gold coins of Great Britain and the United States legal tender for all debts, public and private, in Canada.

Gold coins do not circulate to any extent in Canada, but the Government of Canada issue paper currency called Dominion notes. There is no limit on the amount of notes which may be issued, but the Finance Minister is required to hold as security for their redemption, for the first fifty million, 25 per cent in gold and for notes issued in excess of fifty million, he must hold an amount of gold equal to such excess, or a dollar of gold for each dollar of Dominion Notes. These notes are legal tender in Canada, and under the terms of the Dominion Notes Act, in each Province there is appointed an Assistant Receiver General, and at his office these notes are by law redeemable in gold on demand.

Canada has also authorized another form of paper currency—the notes issued by chartered banks. These notes are not "legal tender" but are redeemable in legal tender at the branches of the issuing banks. Deposits in chartered banks are also payable in legal tender. Legal tender is either gold or Dominion notes, and as Dominion notes are by law redeemable in gold, as stated above, all authorized currency in Canada is theoretically payable in Gold.

* * *

If gold is freely obtainable on demand at all offices of the Receiver General as stated above, Canada may be said to be on the Gold Standard.

Professor Curtis, who has the Chair in Economics at Queen's University, says: "Briefly, being on the Gold Standard means that obligations redeemable in gold are freely paid in gold upon demand, and that there is a free movement of gold in and out of the country. Such movements usually take place in response to movements of foreign exchange rates."

Gold may be shipped from Canada to New York at a cost of less than one per cent. Consequently when foreign exchange costs more than one per cent premium, it would be profitable for anyone having obligations to meet in the United States to ship gold rather than pay such a premium. At present the banks are charging a premium of from 11 to 12 per cent for a New York draft. Why would anyone pay such a premium if gold were being paid out by the Receiver General as stated in the Dominion Notes Act? Surely a foreign exchange rate of 12 per cent is clear proof that Canada is not now on a Gold Standard. In actual fact, for some time it has not been possible to obtain gold on demand from the Assistant Receiver General—it is therefore clear fiction to say that Canada is on the Gold Standard.

* * *

How Exchange Rates Are Determined

The rates of foreign exchange are determined in the foreign exchange market according to the supply of and demand for foreign exchange arising partly from transfers of capital, payment for services, tourists' expenditures, etc., but mainly from the export and import trade of the country. Our foreign exchange rates are determined by the transactions between Canada and all other countries with which we trade.

If the supply of foreign exchange from these sources is equal to the demand—the rate of exchange will be merely nominal. If the supply is not equal to the demand, the rate soon rises. As soon as the rate goes beyond certain points, called the "Gold Points," which is the cost of shipping gold, it would be cheaper to send gold than to buy exchange. As soon as this situation is created, banks and other financial institutions send gold abroad and then sell drafts on the balance thus created. *This is what happens when the Gold Standard is operating freely.*

When the balance of international settlements is against us, we ship out gold, if the balance is in our favor, gold will be shipped into Canada.

At the present time the balance of settlements is against us. Gold cannot be procured from the receiver-general. The demand for foreign exchange exceeds the supply. This causes a rise in the price of foreign exchange (at time of writing about eleven to twelve per cent); in other words, the United States dollar is at a premium here. It naturally follows that when United States money is at a premium in Canada, our dollar will be at a discount in the United States (at time of writing it is worth about 89c.), or, stating it in another way, our currency is "depreciated."

Premium on Exports

Canadians who are exporting goods to other countries are paid in "Bills of Exchange" of the countries to which the goods are exported. For these bills of exchange they can to-day receive a premium of about eleven per cent in Canadian currency. Thus a depreciated currency is said to create a premium on exports.

Most of the foreign exchange available for sale in Canada rises from the sale of commodities exported from Canada to other countries. Wheat is by far the largest item in our exports, in some years being one-third of the total. The drastic decline in the price of wheat and other agricultural commodities in export markets is largely responsible for the balance in our world trade being against us, which in

turn, has made it impossible to adhere to the Gold Standard. This is one reason why Canada should allow our dollar to depreciate and have its value outside regulated by our international trade balance rather than to have its external value pegged artificially by gold bought with money borrowed at high interest rates.

Should Canada attempt to regain her position on this "Slippery Gold Standard?" That is the important question facing us at the moment. Would it be to Canada's advantage to again get a foothold on this slippery rock, or deliberately to abandon it and base her currency on her resources and industry of her people?

First of all: Can Canada regain the Gold Standard? Only if she can pay out gold freely on demand.

Has she enough gold now to meet the demand? Apparently not, or the Receiver General would not have stopped paying it out. A recent return showed only ten millions of gold in excess of the amount legally required as a reserve against Dominion Notes.

Would Aggravate Depression

By reducing the issue of Dominion Notes, we could release some gold for export, but that would not leave us sufficient currency to carry on business with. Business would be further curtailed and unemployment (our greatest problem) would be increased.

Could Canada buy enough gold to meet all demands? As Canada is a "debtor country," there being over four billion dollars of foreign capital invested here, it is very difficult to estimate what demands might be made on our gold supply at such a time as this. By floating a loan in the United States, the Government might secure gold (or its equivalent, foreign exchange), but with the existing conditions in the money markets of the world undoubtedly Canada would have to pay a very high rate of interest on any such loan. (The British Government is reported to have paid over six per cent for a loan of more than £80,000,000, which was recently sold to stabilize the Pound Sterling and then had finally to suspend gold redemption). Incidentally Canada produces about forty million dollars of gold per annum, but that would not go very far in meeting the present demand; anyway, we must keep part of that for filling teeth, making wedding rings, etc.

Being on the Gold Standard lends us an "air of respectability," and it is very gratifying to our "national pride" to have the Canadian dollar at par.

It is also of advantage to importers and to those who have payments to meet in other countries as they can depend on stable exchange rates for the commitments which they have to meet.

Too High a Price

Any debtor country which adheres to the Gold Standard must be prepared to have internal stability of prices, wages, costs and employment sacrificed for external exchange rate stability. Stable ex-

change rates are valuable to some of our people, but to sacrifice internal stability of prices, wages, incomes and employment in order to secure it is paying too great a price. It is a generally admitted fact that ever since the return of England to the Gold Standard in 1925, her army of unemployed has been steadily growing, while France, pursuing the opposite financial policy, has been one of the few countries without an unemployment problem.

It would surely be to the advantage of Canada to frankly abandon the Gold Standard and allow the dollar to find its own level through our international trade balance.

If this were done there is every probability that our dollar would fall to 75 cents in the United States. This would create a premium of probably 25 per cent on all our exports. These exports amount to about one billion dollars annually, and a premium of say 25 per cent on this amount would mean an increase in the price received by Canadian producers

in Canadian funds of two hundred and fifty million dollars. Anyone can see the great difference this would make in the business situation in Canada and the additional employment which would result. It would stimulate trade and industry more than any other action we could take at this time. It would be the logical way to help the wheat farmer, as it would increase the price of wheat in Canadian currency. A recent report from the Canadian Government trade commissioner in Australia, which country's currency has been depreciated for some time, states: "The exchange premium in Australia gives wheat growers an apparent gain of thirteen cents on all wheat exported."

Space will not allow a further discussion of the question at this time, but there is no doubt it would be to the advantage of the producers of Canada generally to allow our dollar to remain at a discount until the balance of trade brings it back to par.

Utopia-mongers, or adventures over whose risks we can afford to sit down and argue. They are measures demanded by common sense.

In the issue of *The New Statesman* from which the above editorial comment is quoted appears an article by G. D. H. Cole of the University of Oxford, entitled "Why and How We Must Socialise the Banks," from which we quote the following significant sentences: "In the past we have all been told again and again that it is vitally necessary to avoid any political interference with the banking system, which must be left free to do its technical work in its own way. But it is now clear that banking and politics cannot be divorced, and that, unless the state takes steps to control the bankers, the bankers will inevitably control the state." Mr. Cole contends that not only the Bank of England, but all the Joint Stock Banks (the British equivalent of our Canadian Chartered Banks) must be taken over as public undertakings, that in fact, this "is the necessary next step towards an effective policy of national planning and public control over economic affairs vital to the public interest."

Finance and the World Crisis

Recent Press Comment

Below we print the comment of a number of representative newspapers upon the recent departure of Great Britain from the Gold Standard. The views expressed by *Toronto Saturday Night* are substantially similar to those of many other Canadian papers which have the point of view of the businessman and industrialist. We quoted a number of these in our last issue. *The New Statesman and Nation* of London, England, takes a more advanced view. *The New Age* of London, England, is the organ of the Social Credit movement inaugurated by Major C. H. Douglas. We regret lack of space prevents publication of any of these important articles in full.—Editor.

Suspension of Gold Standard

(*Toronto Saturday Night*)

While financiers (in common with all business men) are naturally averse to anything which causes disturbance in the highly intricate machinery of exchange and commerce, most of them have long been aware that the gold standard was a highly artificial conception which had almost invariably proven too fragile to sustain itself in times of crisis. For months there has been a growing conviction among British economists of all shades of thought, shared no doubt by many leading financiers, that the gold standard as re-established by Rt. Hon. Winston Churchill, while Chancellor of the Exchequer in 1925, was not functioning satisfactorily; and that if conditions were closely examined, it might even be found that it was one of the great contributory causes of the present world depression. Mr. Churchill at that time acted on the advice and with the co-operation of the Bank of England. It is important to note that it was with the counsel of the Bank of England that the present British government decided on September 20th to suspend the gold standard. Mr. Churchill, author of the measure of 1925, had raised the question of its efficacy several days before this momentous step was taken.

For months the gold standard, as fathered by Great Britain in its capacity as the great clearing house of international transactions, has been encountering enemies in unexpected quarters. One could not pick up any English review without finding it arraigned by some eminent publicist. Its defects and possible dangers were many years ago recognized by such a detached thinker as the late Lord Balfour, and some of the more ardent imperialists, past and present, have been its open enemies. Among contemporary instances, Lord Rothermere and Lord Beaverbrook, the "Cae-

sars of the London press," may be cited. Therefore its abandonment is not such a cause for alarm as many might assume. We question whether 99 out of every 100 business men in the year 1924, when the gold standard had been under suspension for 10 years, was actually aware whether it existed or not.

The gold standard, like many other things, is a useful arrangement in times of world prosperity, but a very infirm instrument in time of trouble. It is far from the most mythical in the algebraic sense. While a large part of Western civilization has adopted the convenient convention that currencies represented actual supplies of gold, there is not and never has been one tenth enough gold in existence to cover Occidental currencies, not to mention those of the vast hordes of Asia. The real basis of currency has always been the resources and the industry of the people in the countries which issued it. This is markedly true of Canada, which as Hon. E. A. Dunlop, Provincial Treasurer of Ontario, has aptly pointed out, has never been actually on a gold basis except for international payments. Times like these demand realities, not myths, and consequently the suspension of the gold standard may be viewed as a hopeful event.

What is Really Happening?

(*New Statesman and Nation*)

Capitalism has not only failed to evolve a workable technique of exchange, it has equally failed in the task of distribution . . . Capitalism, in short, has solved the technical problem of production and failed utterly to satisfy human needs. . . . The choice is between socialising and reorganizing our economic system and watching its destruction. . . . Public control of the financial system is the first condition of the public control of development of industry and trade and the land. These things can no longer be treated as the fantasies of the

Towards Social Credit

(*The New Age*)

" . . . the world is slipping into a position where general default will be manifestly unavoidable. That is to say, a position where the balancing of budgets will demonstrably (i. e. mathematically) require populations to live below the level of survival. In that situation Government will have no option but to declare default and chance the consequences. But in that situation the population . . . will certainly not sit down and bear any sort of consequences which may threaten to overtake them: they will bend all their wit and ingenuity to discovering some alternative way of saving themselves. That is when Social Credit must inevitably emerge into the sphere of practical politics."

The Present Monetary System

"The principles that govern the present monetary system . . . are diametrically opposed to the ordinary principle of justice and equity. . . . They are different from the principles of bad or counterfeit money, as commonly understood, only in the enormous extent and capriciousness of the money privately uttered. To-day, over 97 per cent of the money owned by the individuals of the nation is privately issued, and by far the larger part of it has no tangible existence whatever. It represents a debt of goods owed by the individuals who own it, to the nation, enforceable by the law, which has, without the sanction of any national authority, been quietly added to the burdens of the nation by methods that resemble the tricks of the conjuror. During inflation. . . . hundreds of millions of pounds are, by these methods, uttered at the direct expense of the other owners of money, to anybody giving evidence of an ability to repay, and willing to pay interest on the pretended loan. During deflation, as now, the arteries of the nation are sucked of their life-blood by the deliberate attempt to destroy equally large aggregates of money. In light of present knowledge and experience the system appears as high treason against the nation, a monstrous cancer invading its heart and turning to evil the good that might reasonably have been expected to follow the solution of the problem of wealth production."—Professor Frederick Soddy, of the University of Oxford, in "Money versus Man."

Economic Depression Reflected in Fiscal Deficit

After Five Successive Surpluses Province Had Deficit for Last Fiscal Year—An Analysis of the Situation

By HON. J. E. BROWNLEE, Premier of Alberta



The various Provinces in Canada follow different practices in announcing the results of the financial position of the Province at the end of each fiscal year. Some Provinces rigidly adhere to the policy of only making such announcements at the next succeeding session of the Legislature, while in some other Provinces the announcement is made soon after the public accounts have been completed for the fiscal year. No uniform practice has been followed in this Province, although the present Government has in recent years followed the latter practice and has not waited for the session before giving this information to the public.

In this connection a word of explanation might be made as to why the fiscal year in this Province commences the first day of April and ends on the 31st day of March, as one of the common criticisms in the Legislature has been directed to this arrangement, the critics claiming that of necessity this makes any review of the year's operations impossible until several months after the close of the year.

The reason is a very simple one. This being primarily an agricultural Province, with the Legislature consisting of a large majority of rural members, it is only practicable to hold the session of the Legislature in the winter months. Up until a few years ago the fiscal year was ended on the 31st day of December. A vast amount of work is necessary to bring in the returns from all of the branches of Government so as to close out the book accounts and strike the proper balance. As a result, any reference to the sessions of the Legislature preceding the change will show that it was never possible for any Government to bring in the budget until the last two weeks of the session, and it was equally impossible to have the public accounts printed. The practice then was to place one typewritten copy of the Public Accounts with the Clerk of the House and this was the only information available to all of the members of the House during the session.

It will, therefore, be seen at once that it was simply impossible for the fifty or sixty members of the Legislature to have access to this copy so as to form any intelligent idea of the contents and make any real contribution to the Budget debate in the very short time elapsing before the session had to close in time for spring seeding operations. The Government, therefore, decided to bring Alberta in line with practically all of the other Provinces in Canada. A reference to the Dominion accounts as well as to the accounts of practically all Canadian Provinces, will show that they have abandoned the end of the calendar year as the end of the fiscal year, and the fiscal year of these Governments closes at various times between the end of March and the end of May. In this Province this enables the Government to bring in its budget in the early days of the session and at the same time permits the printed copy of the Public Accounts to be placed in the hands of each member some weeks before the session is called together, so that ample time is given for a scrutiny of these accounts. The Government firmly believes this permits of a more intelligent discussion of the Budget, notwithstanding the criticism raised by some.

and wrote the whole amount off as against the operations of the last fiscal year.

The third item, grants to schools, needs only a word of explanation. Heretofore grants to schools have been paid quarterly upon receipt of the accounts from the various school districts, and if this practice had been strictly followed the sum of \$387,000 for the quarter ending the 31st March, 1931, would have fallen within the present fiscal year. In the struggle this spring to keep schools operating under the existing economic conditions the Government decided to advance grants to schools on a monthly basis, thus throwing into the last fiscal year the equivalent of payments for five quarters, as the grants for the quarter from January 1st to March 31st, 1930, had been paid in the regular way and, therefore, came within the last fiscal year.

Heavy Decrease in Revenue

To the extent therefore of \$604,000 the deficit is accounted for by unlooked for and extraordinary special expenditure. On the other hand, the general economic conditions had equally been reflected in Provincial revenues,—more directly in the following items of taxes:

	Deficit.
Real and personal property	\$371,700
Amusement Tax	93,765
Succession Duties	344,534
Automobile licenses	329,657
Liquor Control Act	698,097

\$1,837,753

In these items alone there was, therefore, a total decrease in revenue from the previous year of \$1,837,753.00.

The results for the year afford grounds for serious thought, and yet should not be viewed with altogether unnecessary alarm. On the one hand the figures merit serious consideration as indicating that the Provincial Government has not an unlimited purse and as illustrating one of the most difficult problems in democratic government; namely, persuading the public that expenditures can only be made to the extent that revenues from various forms of taxation will permit.

Shifting Responsibility to Province

One outstanding feature of the present depression is the tendency on the part of individuals and local government bodies to shift responsibilities to the Provincial Government. During the past six months we have been besieged by all manner of requests. Many school districts have felt that the Provincial Government should take over the complete financial responsibility for schools. We have been asked to supply seed grain very widely; to provide binder twine; to pay freight on coal and to inaugurate very extensive schemes for unemployment relief, while at the same time being urged to reduce taxation and to face a steady falling off in revenue. The two positions are not consistent, and if present conditions should have to be faced for another year or more, the Government will be obliged through the sheer necessity of carrying on to put into effect drastic economies or to substan-

(Continued on page 21)

Depression and Alberta Finances

The extreme economic depression through which this Province in common with the rest of the world has been passing is very definitely reflected in the results of the fiscal year ending the 31st March, 1931.

As the Government has to report a deficit in the year's operations of \$2,306,581.10, exclusive of the operation of the Telephone Department, this result stands out in contrast to the five successive years from 1925 to 1930 during which time the Province showed a total surplus of revenue over expenditure of \$2,491,386.94. Deducting from this the deficit for the fiscal year 1930-31, it will be seen there is a net surplus over the six year period of \$184,805.84.

The Government must frankly admit that the deficit as above stated is one of the largest in the history of the Province. Without in any way detracting from the amount of the deficit it is only fair to the general public to point out that it hardly reflects a fair statement of the annual operating results of the year, as two or three items alone involving a fairly large sum must be considered as special expenditures not ordinarily looked for in the expenditure of the year:—

- (a) Provincial election, 1930 ... \$160,000
- (b) Freight charges on seed and relief to drought area 57,000
- (c) Extra grants to schools 387,000

The above items are given in round figures—the exact amount covered by these items being \$604,584.00. If these extraordinary expenditures are deducted from the amount of the deficit it will be seen that the resulting sum is \$1,701,997.10.

Commenting upon the above three items it needs no argument to show that general election expenses come only once in four or five years, depending upon the duration of the particular Legislature. In some Provinces a perfectly legitimate practice is followed of writing off the election expenses over a period of five years instead of charging it entirely against the one year in which the election occurs. After some consideration the Government decided against this practice

ALBERTA WHEAT POOL SECTION

Some Plain Truths for Grain Growers

Grain growers of Alberta should consider these facts:

1. That practically every improvement on behalf of growers, in handling grain in Western Canada during the past eight years, has been brought about by the Wheat Pool. Many abuses have been eliminated and producers have gained an added measure of protection in the grading, storing and consigning of their grain, directly as a result of the Wheat Pool's activities.

2. That the only way these achievements were made possible was through the strength of a powerful united farm producers' organization. The only method by which protection can be maintained for the producers is to maintain Alberta Pool elevators on a sound and strong basis. The way to do this is to deliver your grain to Alberta Pool elevators.

3. The welfare of the grain growers of Alberta requires the maintenance of a strong grower-controlled co-operative elevator system in this Province. The only elevator system that fulfills these requirements is the Alberta Pool elevator system.

The Alberta Pool elevator system is the only elevator system in Alberta exclusively owned by working grain growers. It handles all kinds of grain—wheat, oats, barley, flax and rye. It will take delivery of Pool wheat or buy cash grain, or will handle grain on commission at the minimum rates. Its charges are the minimum charged by any grain or elevator company operating in Alberta.

The Alberta Pool elevator system is on a sound financial basis, has ample working capital, is managed efficiently and can give unequalled service to grain growers over the entire Province. Its agents are carefully selected and strictly instructed to give fair and equitable treatment to all patrons and proper weights and grades for their grain.

The Alberta Pool elevator system has been built with money provided by Alberta farmers and Alberta grain should support it for the purpose of keeping Alberta money at home. Alberta farmers have contributed nearly eight million dollars to build these elevators. Providing ample deliveries is the only method of protecting this valuable equity.

Some growers seem to think that their help is not needed, but they are wrong. Every individual who realizes his responsibility and acts accordingly gives an impetus to the movement. Volume of grain counts now more than it ever did before.

The support of those determined groups of grain growers who have been the back bone of the movement for many years and who cannot

be enticed by tempting baits, is appreciated. Their loyalty is above purchase.

Then there are instances of growers who have never belonged to the Pool who are delivering their grain to Pool elevators on the strength of the reputation the Alberta Pool system has gained for fair dealing, and also on the strength of the battle put up by the Pool in the interests of the grain growers of Canada.

On the other hand there are men, some of whom are professedly co-operators, who have been lured away from their own Pool elevators by the will-o'-the-wisp of a tempting offer. These men should realize in their hearts that no one ever gets something for nothing.

Alberta Pool members should not, in all fairness, seek to place any blame on the Alberta Pool elevator system for the payment situation in connection with the 1929 and 1930 pools. The sales of grain and the issuing of payments therefor came under the jurisdiction of the Central Selling Agency. The Pool elevator system had nothing to do with that situation. Responsibility for the administration and operation of Alberta Pool elevators has always rested with the Provincial organization and on that record the system deserves consistent support.

The Alberta Pool elevator system has been in operation for four years. In that time the giving of good service and equitable treatment to patrons at the lowest possible cost has been the main purpose kept in mind by the elevator administration. At the same time, during those four years, the excess earnings of the Alberta Pool system, after allowing for depreciation and paying six per cent on the actual money invested, has provided an average annual sum of more than \$470,000. A portion of these excess earnings have been distributed to growers on a patronage basis and a portion retained by the organization to provide working capital.

This organization has previously announced, and the statement has been confirmed by Premier J. E. Brownlee, that no deduction for elevator reserve, commercial reserve, or for repayment to apply on the 1929 over-payment will be taken from the proceeds of any wheat delivered by Pool members either for pooling or for immediate sale.

There is no good reason why Alberta grain growers, whether Pool members or not, should not give these Pool elevators their patronage. Every reason points to the necessity of continuing and amplifying this support, for the success of the Pool elevator system will do much towards putting the grain growing business in this Province on sound ground once again.

ALBERTA WHEAT POOL SECTION

TOGETHERNESS

The Spirit of Co-operation Through the Ages

By F. J. GOULD

CHAPTER 13

Does this beautiful building belong to a co-operative society? Gold and blue and crimson and green are the colors of its glass windows. The pictures in the stained glass are of men digging, weavers at looms, bakers wielding rolling pins, butchers gripping knives, sculptors carving figures, coopers making barrels, druggists selling medicine, tailors displaying coats, grocers weighing spices, fish mongers vending eels, innkeepers weighing gold and silver. The pictures are now (1931) about seven hundred years old. You may see them still in the cathedral of Chartres in France. And other pictures are of Christ, and Mary, and Paul, and St. Nicholas (Santa Claus) and St. Crispin, the shoemaker's friend. The pictures were gifts from the little co-operative societies of the feudal-Catholic days (700 years ago, remember) called gilds. A gild was a band of citizens who paid "gild" or "gold" money into a common fund for mutual aid. Gilds were groups of tailors, butchers, grocers, goldsmiths, etc., but not farmers and ploughmen for the village folks were too scattered amid hills and woods to form such associations. You see how the labor groups linked up with the churches, and the music of the organs and the chants of the robed priests told of the Kingdom of Heaven, and also sounded the joys and sorrows of the craftsmen and traders of the cities.

An Apprentice

A boy of 10 or 12 years would be taken by his parents to (say) a master carpenter, and made an apprentice. Amid saws and hammers and shavings of oak wood, ash, beech, etc., he would work six or twelve years in a work-shop which was part of the master's house. In this house he lodged, and sat at meals with the master; and from the master he got clothes. By gild law, the master might beat him for naughtiness, but not so much as to draw blood. The lad might, in dislike, run away, as, in the old legend, Dick Whittington ran away; but, hearing the clang of the bells of Bow Church,— "Turn again, Whittington, Lord Mayor of London!"—he went back to his master the draper (mercer), and served in the shop, and stroked the famous cat, and married the master's daughter. Wild and boisterous were apprentices oft; and the rattle of stones or thwack of cudgels in their street fights might set a town in uproar. The young carpenter would take rank as a worker, serving for food, etc., and a little money, by the "jour" or day, as a Journeyman, staying with the old master; or, with comrades, tramping from town to town and lodging in the same chamber with his mates ("Comrade" means a mate in a room with others.)

Wanderers

Such wanderers would be only those who were busy in building, etc., or, in France, wandering journeymen would be leagued as "companions" (that is, eaters of bread together), knowing one

another by secret signs, helping one another to find work, etc., and perhaps fighting journeymen who did not belong to the companionship. Each gild had a master, who was chosen from among the journeymen by ballot. For instance, in one city, each member of the gild would draw from a bag a ball of wax, and he who drew out a ball marked with the words "Jesus, Marie", would be hailed as master. A gild would own land, and houses, and pay out money to aid its sick members, or for funerals, or for pictures in church windows, or for marriage dowries for girls, or for bells in belfries, etc. Such business called for meetings, and meetings were held in a Gild Hall; and many an ancient city in Western Europe has a grand old Gild Hall. It is easy to understand that gildsmen rose to power in cities, and became magistrates and mayors, and shaped the government. Certain rich Paris gilds had the right to choose bearers who would carry a King, or Queen, or Pope's messenger, under a blue canopy through the gates by which the city was entered.

But, of course, carrying ladies under blue canopies was not the chief business of a gild. Its business was economic, that is, planning for craft and trade.

"I swear", said a journeyman, when he joined a new gild, and laid his hand on a book of the Gospels and its colored pictures, and promised to obey the gild rules; and indeed, the rules were strict, and masters and officers of the society went about with sharp eyes. No member must make bad goods, and "goods" must be truly "good", and fish must be fresh and meat unstinking, and chairs strong to sit on, and cloth fit to wear, and knives sharp for cutting, and so on.

An English corn-monger was fixed in a pillory (head and hands fastened) for an hour a day during several days, because he mixed poor flour with good flour. Masters tested weights and measures. And sometimes the people themselves did the test, as when, at Coventry, in England, folk in the street threw loaves at the mayor's head because the baker's gild gave short weight. The mayor unless he was very thick-headed, would understand the public opinion thus expressed by the burgesses (borough-men, bourgeoisie).

When men moved about more, and from city to city, and overseas to India, Brazil, Canada, and the rest, the gilds began to break up;

A cloth-workers' gild in and near the city of Florence, in Italy, had 20,000 members, but it had an upper class and a lower class; an upper class of merchants in rich mansions, a lower class who did weaving at home for small pay. Many home workers were women, and, in church, where women gathered to honor Jesus and Mary, the priests would sometimes shout hard words at women who wasted wool, and so wasted the rich folks' profit. At Norwich, in England, children of six years were put into factories to work. And so the old gilds gave way, little by little, to the wage-laborers of mills and factories; and the co-operation of master, journeymen and apprentice died out. In the century of Milton and Cromwell, a rhyme of the people sneered at the profiteer, and pretended that masters sang thus about the poor weavers they employed:

We will make them work hard for six-pence a day,
Though a shilling they deserve if they
had their just pay;
And this is the way to fill our purse,
Although we do get it with many a curse.

And men and women starved and went ragged, and cursed; and step by step the world of Europe and America and all other lands are learning to co-operate in larger ways than the small gilds of bygone ages. And some day, all mankind will form one gild.

(To be continued)

Start Where You Stand

By BURTON BRALEY

Start where you stand and never mind the past,
The past won't help you in the beginning anew,
If you have left it all behind at last
Why, that's enough, you're done with it, you're through;
This is another chapter in the book,
This is another race that you have planned,
Don't give the vanished days a backward look,
Start Where You Stand.

The world won't care about your old defeats
If you can start anew and win success,
The future is your time, and time is fleet
And there is much of work and strain and stress;
Forget the buried woes and dead despairs,
Here is a brand new trial right at hand.
The future is for him who does and dares,
Start Where You Stand.

Old failures will not halt, old triumphs aid,
Today's the thing, tomorrow soon will be;
Get in the fight and face it unafraid,
And leave the past to ancient history;
What has been, has been; yesterday is dead
And by it you are neither blessed nor banned,
Take courage, man; be brave and drive ahead,
Start Where You Stand.

ALBERTA WHEAT POOL SECTION

Agricultural Notes of General Interest

The potato wealth of Canada is estimated at 53,535,000 cwts., produced from 576,200 acres.

Just as though there were not sufficient troubles on the prairies already, the entomologists are predicting a plague of grasshoppers next year.

Federal Wheat Bonus

Sanford Evans Statistical Service estimates the Federal Government bonus of 5 cents a bushel on all wheat delivered in the Prairie Provinces will give the wheat grower \$10,635,000. It is expected that Alberta farmers will get nearly half of this total, or \$5,065,000 on the delivery of 101,300,000 bushels. Saskatchewan it is estimated will deliver 88,300,000 bushels on which the bonus will total \$4,415,000. In Manitoba it is expected the bonus of \$1,155,000 will be paid upon the delivery of 23,100,000 bushels of wheat.

U. K. Butter Imports

Imports of butter into the United Kingdom for the year ending July 31st, from countries of origin were as follows:

Soviet Russia, 14,623,000 lbs; Finland, 16,263,800 lbs.; Denmark, 141,950,600 lbs.; Argentina, 26,122,400 lbs.; New Zealand, 124,588,300 lbs.; Australia, 96,519,500 lbs.; Irish Free State, 19,851,600 lbs.; Sweden, 12,807,800 lbs.; Estonia, 5,838,400 lbs.; Canada 4,834,000 lbs. Canada's total butter exports for the period mentioned were 5,149,000, an increase over the previous year of 4,000,000 lbs. The total value of this export is given as \$1,216,144, an average of 23 cents a pound.

Prospects in British Market

Dr. J. A. Ruddick, Dominion Dairy Commissioner, who has just returned from his annual visit to the Old Country, is very enthusiastic over the prospect for the sale of Canadian butter in the British market. "The prospects for butter are very, very good," he states. "There is no trouble about the market, they will take all we can send." He observed also that Canadian butter now going onto that market is arriving in very good condition. The one thing he stressed especially is the imperative necessity of building up quality and maintaining it at the highest possible standard. Britons, he stated, are getting the Canadian complex, and anything Canadian is sure of a friendly reception. He found the sentiment in favor of Canadian products very marked.

Figure It Out

Take 84 pounds of grain plus 1 hen and you have 12 dozen eggs. With grain selling at 1½ cents per pound and eggs selling at 30 cents a dozen this means a value of \$3.60 for the grain, or a profit of \$2.32 over the cost of the feed, or, selling grain at a price of \$4.28 per cwt. Here are some more facts: the hen which lays 25 eggs means a loss of 64 cents over the cost of feed for one year; the hen which lays 50 eggs means a loss of 1 cent; the hen which lays 100 eggs means a profit of \$1.25; the hen which lays 150

eggs means a profit of \$2.49; while the hen which lays 200 eggs brings a profit of \$3.74.

Buys His Crop Ready-Made

A Kansas farmer, C. E. King, already has his next year's wheat crop sown, harvested, threshed and in the bin—without spending a day in the field. The Bureau Farmer of the American Farm Bureau Federation tells how he did it.

Mr. King simply bought 16 bushels of wheat for each of the 160 acres on his farm at the prevailing local price of 25 cents a bushel and stored it.

"That's my 1932 crop," he announced. "It's cost me just 25 cents a bushel, flat. I couldn't possibly have grown it for that sum."

Some Big Yields

Red Deer Advocate.—James Hazlett has threshed his prize field of wheat, and the thirteen and a half acres yielded 995 bushels, approximately 73 bushels per acre. It has not been graded yet, but is a fine sample of Marquis. This field won the Provincial championship for the best stand of wheat in Alberta, in an entry list of over two hundred.

In the Bentley district, Sandy Freeman, from twenty measured acres, on Mrs. Maud Slaughter's farm, threshed 80 bushels of Garnet wheat per acre by weight, weighing 70 pounds to the measured bushel, or 68.6 measured bushels per acre.

Wm. Begert, south of Bentley, threshed fifteen acres of Garnet wheat, which averaged 53 bushels per acre, and has 135 acres more which he thinks will do even better.

The Vegetable Man

(By Mrs. GLEN JONES, Earlie, Alberta)

I went to see the vegetable man,
And by gosh he thinks he can
Buy more vegetables than we can grow
But oh! the prices are so low.

Three men to dig potatoes he's got,
I bet they dig a heck of a lot!
He has a bus to take them south
To areas where there's been a drought.

How far does he go? About ninety mile,
And when he gets there he has a big smile.
"Hello there, boys, here I am again,
I've come through lots of mud and rain:

"You ask, have I anything to eat?
You bet your life and they can't be beat;
Grown by Russians, Swedes and Dutch,
And boys, I bet you've never seen such.

"Come on now, all, and help yourself,
Pile all you can on your cellar shelf.
Hurry up there and hustle through,
I'm sure I was never as slow as you.

"I have to get right back, don't you see.
How many loads have I? Just twenty-three."

So back again comes the vegetable man,
Help him load up as fast as you can.

"Amen."

News and Views

Wheat in Poland has not yet attained pre-war level, although the trend has been upwards since 1919. It is necessary for Poland to import from 10 to 30 per cent of the country's requirements.

Reports from the southwest region of the United States indicate that new winter wheat crop is getting a late start in a poorly prepared seed bed. Dry weather is reported in many sections and also damage from wire worms.

A revised estimate by the Argentina Government places the wheat acreage in that country at 17,228,000 acres as compared with 21,307,000 acres last year. Flax acreage in Argentina has been increased by nearly a million acres.

The steamer "Farnworth" arrived in London, England, 16 days out from Churchill—Canada's new Hudson Bay grain port. This is the first shipment of grain to be carried over the Hudson Bay route. The wheat carried was Saskatchewan Pool wheat.

From the meagre reports that emanate from Russia it is becoming apparent that collections of wheat are not up to expectations and the quality is poorer than last year. It is stated that ships that have been chartered by the Soviet Government to carry grain to Europe have had to return empty.

It is reported that 10 per cent depreciation of the Canadian dollar as compared with the United States' dollar is diverting Canadian wheat to the all-Canadian grain trade routes. The depreciation of the Canadian dollar means 10 per cent additional charges via the American rates and via United States' ships.

Reports indicate that the world rice crop this year will be considerably short that of last year's crop. The decision of the Japanese Government to prevent further exports of rice coupled with advices from Burma indicating flood damage to the rice crop there rather definitely indicates that a shortage may develop before the end of the crop year.

Maintaining that short selling on the New York Stock Market was unconstitutional, James W. Gerard, former Ambassador to Germany, stated that "In my opinion it is against the constitution of the State of New York because the constitution provides no gambling shall be permitted in the state. And short selling is certainly gambling that a stock will go down."

The half year's figures for United States' world trade have just been published. They are the smallest for any January to June period since 1914. In the first six months of this year the United States bought \$1,107,000,000 worth of foreign products and sold products to the value of \$1,300,000,000. Imports are down 47 per cent from the five-year average and exports 44 per cent from the five year average. Canada is listed as the United States' best customer.

A report from Miles City, Montana, tells of the operation of a tractor and

ALBERTA WHEAT POOL SECTION

plow around a thirty acre field by means of a radio. The tractor pulled three 14 inch plows and was directed by a keyboard operated in an automobile thirty feet behind the machine. The tractor was started with one key, the clutch adjusted with another, guided around the field with a third key, the speed of the engine being regulated with a fourth key. It is stated that this is the first time such a demonstration has ever been conducted.

While China has raised wheat for centuries, yes for thousands of years, never before as far as can be learned has an attempt been made by the Chinese Government to estimate production or keep records of production and consumption. However, this year a statistical department has been devised and the first estimate of wheat production made. The figure given is 604,365,000 bushels. Of this amount the Manchurian crop is estimated at 143,200,000 and that of China proper, 461,167,000 bushels.

The United States Department of Agriculture reports intended acreage for winter wheat seeding this fall as 37,344,000 acres, the smallest since 1923.

The following acreages were sown to winter wheat in the United States annually since 1925:

1925.....	39,951,000 acres
1926.....	39,887,000 acres
1927.....	43,373,000 acres
1928.....	47,317,000 acres
1929.....	42,820,000 acres
1930.....	42,422,000 acres
1931 (intended).....	37,344,000 acres

The fact that the Canadian dollar has been seriously discounted following the temporary suspension of the gold standard in Britain should give Canadian wheat a slight advantage in the export markets, unless other exporters reduce prices to a competitive basis. This statement was made by the Board of Grain Commissioners for Canada in commenting on the movement of western grain crops during September. This document states that shipments from Russia appear to have passed the peak. During the first eight weeks of this season the Russian shipments totalled 38,164,000 bushels compared with 14,528,000 during the same period a year ago.

Andrew Cairns, statistician for the Canadian Wheat Pool, Winnipeg, since 1927, has accepted a position with the Empire Marketing Board, London, England. His duties will be to institute a market intelligence bureau and develop an agricultural economics program for the board. This involves the collection and distribution of statistical information concerning agriculture throughout the Empire particularly. Other duties will include the preparation of periodic surveys of world agricultural conditions, especially in so far as grain is concerned, for governments and co-operative organizations in dominions and colonies of the Empire. Mr. Cairns sailed from New York October 10th.

Ramsay to Hold Meetings

A series of meetings in Northern Alberta, in the Peace River district, will be held during the latter part of October and the first part of November by E. B.

Ramsay, Chairman of the Board of Grain Commissioners. W. H. Blatchford, assistant commissioner, will also be in attendance.

The following matters will be discussed at these meetings: grain grading; moisture content of grain; status of Garnet wheat; spreads in prices; and various other matters relating to the handling of grain.

Places and dates of meetings are as follows:

Wainwright, Oct. 26th; Viking, Oct. 27th; Tofield, Oct. 28th; Grande Prairie, Oct. 30th; Pouc Coupe, B.C., Oct. 31st; Hythe, Nov. 2nd; Spirit River, Nov. 3rd; Fairview, Nov. 4th; Berwyn, Nov. 5th; Falher, Nov. 6th afternoon; High Prairie, Nov. 6th evening.

Prepare for Serious Grasshopper Outbreak

During the past season grasshopper outbreaks took place in various localities of Southern Alberta. A control program was followed by the Alberta Department of Agriculture, supplies of poison bait ingredients being shipped to the centres affected. Shipments during the height of the season totalled approximately 81 drums of molasses, 186 tons of bran or oat hulls, 5 carloads of sawdust, 8 tons of salt, and 16 tons of white arsenic. Bait was distributed from Carmangay, Bindloss, Taber, Whitla, Coaldale, Milk River, Foremost, Iron Springs, Clarendon, Travers, Queenstown, and Hilda.

Department of Agriculture officials are advising farmers to prepare for a more serious general outbreak affecting practically the whole of Southern Alberta next season, unless weather conditions during the next eight months are such as will destroy egg deposits.

Carried in our last issue was an advertisement briefly outlining certain measures which will reduce if not entirely prevent the outbreak in some sections. A survey of the affected areas is being made by field men of the Field Crops Branch.

Farmers desirous of securing more detailed information on grasshoppers and their control are advised to write Mr. E. L. Gray, Field Crops Commissioner, Edmonton, Alberta.

Awards in Field Crops Competition

Judging in the Field Crop Competition Program of the Alberta Department of Agriculture has been completed. The Provincial Championship for the best field of wheat entered in competition in the Province has been awarded to Jas. Hazlett, Red Deer. Mr. Hazlett won this trophy on a field of Marquis Wheat grown some nine miles north-east of Red Deer City. The seed is a multiplication of foundation stock secured by Mr. Hazlett some four or five years ago from the Registered Seed Branch of the Department. At the time of judging the crop gave indication of yielding 45 to 50 bushels per acre. Mr. Hazlett is a soldier settler. Prior to winning the Provincial championship, his field had been awarded the Calgary Board of Trade Trophy for the Championship of Southern Alberta.

The Edmonton Chamber of Commerce Trophy, awarded for the best field of wheat entered in competition in Northern Alberta was won by E. J. Shank of Athabasca. Mr. Shank received this a-

ward on a field of Garnet Wheat grown some five miles south-east of the town of Athabasca.

The wheat competitions in Southern Alberta with the winners of each were as follows:

Castor, H. H. Colthard; Whitla, B. E. Mawer; Lethbridge, C.P.R. Farm, Coaldale; Calgary, L. K. Ranch, Company, Dalemead; Red Deer, Jas. Hazlett; Morrin, P. J. Rock; Youngstown, Robt. L. Coad; Craigmyle, J. E. Brothers; Bindloss, A. E. McDonald; Hanna, W. R. Storch; Scapa, R. Chidley; Wastina, J. A. Cameron.

The wheat competitions in Northern Alberta with the winners of each were as follows:

Provost, D. A. Pope; Lacombe, O. S. Young; Athabasca, E. J. Shank; Stettler, J. H. Crawford; Lloydminster, H. C. Weaver; Sedgewick, T. J. Dabinett; St. Paul, A. Chamberland.

In addition to the wheat competition, the following competitions with other crops were held, the winners of each being stated:

Calgary, Barley, O. Isaacson; Lloydminster, Oats, H. C. Weaver; Lethbridge, Oats, Leonard Johnson; Grande Prairie, Oats, J. Gangweld; Athabasca, Oats, Crawford Bros.; Lacombe, Oats, J. F. Metcalfe; Calgary, Oats, O. Isaacson; Calgary, Good Farm Homes, Mrs. Wm. King; Calgary, Good Farms, H. P. Wright; Stettler, Good Farms, Jas. Stuthers; Brooks, Alfalfa, Fred Ohman; Brooks, Corn, Arthur Ledene; Sedgewick, Potatoes, Chas. Ball.

Crop Share Deliveries

The Alberta Pool head office has received a number of letters from Pool elevator agents advising that at certain points agents of line elevator companies are advertising the fact that their companies have an arrangement with the Hudson's Bay Company, the Canadian Pacific Railway, or other land or mortgage companies whereby the share of crop due such companies by grain growers under their crop lease or crop agreement must be delivered through the facilities of that particular elevator company.

The Alberta Wheat Pool has been in communication with nearly all such creditor companies advising them that the Pool elevator facilities are operating under public license in the handling of the 1931 crop and also provision has been made to handle non-pool grain through our commission department on an open market basis. This organization has been assured in practically all instances that there has been no intention to discriminate against Alberta Pool elevator facilities in any respect, and if any grain grower desires to deliver the crop share due such companies through the Pool elevators, they will be glad to alter any existing instructions as to place of delivery, providing that such growers will write to the company advising it as to their wishes in this connection.

The majority of Pool members realize the importance of seeing that every bushel of wheat is delivered to Pool elevators and will be anxious to co-operate in this manner on the assurance that no difficulties will arise as a consequence. All that there is to be done by the grower is to advise the creditor company as to his wishes. In the event of any difficulty being experienced at any point, please communicate with Pool head office, giving details.

Interests of the United Farm Women

Co-operative Purchasing and the Farm Home

By NORMAN F. PRIESTLEY, Vice-President of the U.F.A.

It is with pleasure that at the request of the Editor I avail myself of the space usually occupied by the excellent articles of Mrs. Spencer, to express a few thoughts to the farm women of Alberta.

Two aspects of the problem of living present themselves to large numbers of people very acutely during the present breakdown of our economic machinery. They are, first: how to provide for immediate needs; second: how to plan for the future.

The U.F.A. is the expression of the collective thinking of the organized farmers and farm women of Alberta. Considered as a group mind, it faces the same two conditions. It must concern itself with the problem of its own existence, which is closely bound up with the immediate well-being of its members; and it must keep constantly in mind those wide policies affecting the future of its members for which they, through their organization, are seeking to provide.

Not a Vague Abstract Thing

The Co-operative Committee of the U.F.A. Board has been delegated a special task—the promotion of the spirit and practice of co-operation. Now, "Co-operation" is not some vague abstract thing. It is a living principle which can only be fostered and kept alive by practice. If "Co-operation" is to be something more than a dream in the life of the Alberta farm people, it must help them now in their present difficulties. That it is doing this in many ways—for instance through our marketing Pools which by their strength have caused Governments to take action on behalf of the farming industry—we are very sure. The position of the Western Canadian farmer would have been much more serious than it is had there been no organization to voice his needs and carry out his policies.

We are trying to give more meaning than ever to the idea of co-operation. The Co-operative Committee has helped thousands of farmers this summer by bringing binder-twine to them at a lower price. We have been a factor in reducing the price of oil and gasoline and increasing the service given in its distribution. Thousands of tons of coal are now being bought at lower rates through our organization. A standard brand of flour is being

made available at the lowest price in many years. Similarly with bran and shorts, tires, tubes, thresher belts of guaranteed quality; winter apples and onions, etc., etc.

Helping to Make Ends Meet

While the U.F.A. in Parliament and Legislature is exerting its power to change the existing order so as to bring about equity and justice and loosen the grip of predatory interests on the life of the rank and file of men and women, it is at the same time, by extending co-operation into the field of buying farm supplies, helping the harassed farmer and his wife to make ends meet. Fifty dollars a family saved in the course of a year in this way would buy boots and books for several young children, or brighten the life of the home by enabling the purchase of a much needed dress or overcoat. More than that, we shall learn, by doing these things, that art of working together without which the future can be no better than the past.

Activities of the U.F.W.A.

Milk River U.F.W.A. raised \$30 by serving a dinner at the close of Mr. Gardiner's meeting on October 2nd. Mrs. Kuhl, secretary, writes. The October meeting was held at the home of Mrs. Castle.

"We feel we are accomplishing something every month," says Mrs. G. W. Randall, secretary of High Prairie U.F.W.A. "We are having the dental clinic here, and as soon as winter begins we will start having U.F.W.A. dances."

A very successful baby clinic was held at Carseland on September 18th, when 18 children were examined by Miss R. Elves, nurse in charge, writes Mrs. L. A. Phillips, secretary of Carseland U.F.W.A. The September meeting was held at the home of Mrs. O. Stirn.

Endorsement of the Didsbury resolution re the return of high school examination papers was voted at the September meeting of Crocus Plains U.F.W.A. Mrs. Arthur Fraser, secretary, writes that this was a splendid meeting, with all members present but one, besides several visitors.

Mrs. M. K. Stiles, secretary of Veteran U.F.W.A., writes: "We had a cheese demonstration at the home of Mr. J. F. Walker. In spite of very bad weather, about 20 turned out. The demonstration was given by Mr. Rooseboom of Castor; it was very interesting and we think both practical and economical for home manufacture. Our Local is planning a Hallowe'en whilst drive."

"Books Children Like Best" was the roll call topic at the September meeting of Blackie U.F.W.A. After the reading of Mrs. Ross's bulletin on education, there was an interesting discussion on the true objects of education, reports Mrs. Luther Russell, corresponding secretary. A

delicious luncheon was served by the hostesses, Mrs. O. Brown and Miss H. Bowius.

Welcome U.F.W.A. are having good meetings, with papers by members, and contests, writes Mrs. E. Rear, secretary. In July they held a 3-day demonstration on foods, conducted by Miss Goodall; in August they sponsored a cheese-making demonstration by Mr. Rooseboom, when some 75 persons learned the latest method of Gouda cheese-making. Mrs. Rear writes: "Almost every family that was represented have been making cheese at home ever since; it is certainly a help in these hard times, with cheese at such a high price and milk so ridiculously low."

Miss Georgina Thompson, assistant librarian of the Calgary Public Library, was the speaker at a most successful meeting of High River U.F.W.A. recently. She sketched four modern stories which, she said, presented contrasts and similarities: "The Stump Farm," by Hilda Rose, an Alberta woman; "The Lone Winter," by Anne Bosworth Greene; "Precious Bane," by Mary Webb; and "The Transplanting," by Marie Balaschoff. Mrs. Dwelle of Nanton, U.F.W.A. Director, congratulated the Local on having the largest paid-up membership in Macleod constituency. A musical program by Mrs. A. Lian, Mrs. Paul Randle and Mrs. E. Randle was much enjoyed. Mrs. D. G. Bell was hostess.

The U.F.A. Pattern Department

Send orders to The U.F.A. Pattern Department, Lougheed Building, Calgary, allowing ten days for receipt of patterns. Be sure to give name, address, size and number of pattern required. In some cases the customs office requires payment of seven cents duty on delivery.



7334. Child's Play Suit.

Designed in Sizes: 1, 2, 3, 4 and 5 years.
Size 3 with long sleeves requires 1 $\frac{1}{2}$ yards of

material 33 inches wide. With short sleeves it requires 1 $\frac{1}{2}$ yard. Collar and cuffs of contrasting material requires $\frac{1}{4}$ yard 32 inches wide. Price 15c.

7317. Ladies' Dress.

Designed in Sizes: 34, 36, 38, 40, 42 and 44 inches bust measure. Size 38 with long sleeves requires 4 $\frac{1}{2}$ yards of 36 inch material. With short sleeves it requires 4 yards. Collar, pocket facings, belt, cuffs and tie as illustrated in the large view require $\frac{3}{4}$ yard of 36 inch material. Price 15c.

Seasonable Recipes
By. AUNT CORDELIA

French Mustard: Slice one or two onions in a bowl according to size. Cover with 1 cup good vinegar. Add one teaspoonful of salt 1 teaspoonful of sugar, 1 egg, mustard enough to thicken. Set over stove, stir until it boils. When cold it is ready to use. Stir well before setting on stove to insure egg being well blended into mixture.

Chinese Chews: 1 cup white sugar, 1 cup dates (cut fine) 1 cup walnuts (chopped), $\frac{3}{4}$ cup flour, 2 eggs, 1 teaspoon baking powder. Mix dry ingredients, add dates, nuts and eggs last. Spread about $\frac{1}{4}$ of an inch thick in flat pan and bake for 15 minutes with oven about 150. Cut in squares about 2 inches and roll into an oblong. Then roll in fruit sugar.—Miss E. N., Calgary.

Dutch Apple Cake: 2 to 3 apples, $\frac{1}{2}$ cup sugar, 1 tablespoon butter, cinnamon or nutmeg, 2 cups flour, 2 teaspoons baking powder, 3 tablespoons shortening, $\frac{1}{2}$ teaspoon salt, $\frac{3}{4}$ cup milk. Mix and sift the flour, baking powder and salt. Rub in the shortening. Add the milk. Roll out the biscuit dough, having it from $\frac{1}{2}$ to $\frac{3}{4}$ inches thickness. Peel and core the apples. Cut them in thin slices. Press into the dough. Sprinkle with sugar and spice. Dot with butter. Bake.

SYSTEM MAKES WARS INEVITABLE

"For many years, now, the problem of producing wealth has been essentially solved. There is no difficulty whatever in producing wealth in accordance with national requirements and demands, or in exchanging it by way of barter with that more favorably produced abroad. Everywhere there is a glut of wealth, intense competition for markets, and the conditions which, in times of peace, produce congestion of the economic system and ever-growing unemployment among the workers, lead also and will continue to lead to periodic wars. These wars in their origin and consequences are the exact opposite of those waged in earlier history. Nevertheless, as science increases the destructive power of men, they will, if not prevented, end in destroying the scientific civilization altogether."—Professor Frederick Soddy, University of Oxford, in "Money versus Man."

PUTTING BRITAIN ON HER FEET

"It is clear that the *Sunday Express* is correct when it says Mr. Macdonald has 'Full Plans for Putting Britain on her Feet.' He will put us on our feet by the simple process of preventing us from buying any more boots and shoes."—*New Leader*, London, England.

SHE NEVER DONE IT

Mother: "Suppose I should say, 'I have went': that would be wrong, wouldn't it?"

Little Son: "Yes, ma'am."

Father: "What makes it wrong?"

Little Son: "Because she hasn't went yet."

FINE FRUITS



Robin Hood FLOUR



MAKES BETTER BREAD
CAKES AND PASTRY

The OLD for COUNTRY CHRISTMAS

Through service to the Canadian seaboard connecting with all sailings to principal Old Country ports

Book now for Choice Accommodation

LOW FARES
TO THE SEABOARD
DURING DECEMBER

Ask about the 23-day cruise, Vancouver-Halifax, via Panama Canal

CANADIAN NATIONAL

W-60

Trade that WHITE ELEPHANT
for something useful, through the Classified Section of The U.F.A.

U.F.A. Junior Activities

Watchword: SERVICE

Motto: EQUITY

The University Extension Reading Course

By MISS JESSIE MONTGOMERY,
Librarian

Once again we are beginning another winter's work. Probably during these last five months when the leaves have been on the trees, few of you have had much time for reading. Now that the leaves are almost gone and the long evenings are with us, you have, or soon will have, more leisure, and some of you are no doubt asking the question: "What shall I read this winter?"

To all such I come with an announcement and an invitation. For some years past the Department of Extension has conducted, during the months of winter and spring, a reading course for farm young people. These reading courses have been closely linked up with University Week for Farm Young People, have been, to some degree, a preparation for that week; definitely so in the case of those boys and girls who were planning to compete in June for the scholarships offered by the Minister of Agriculture. Two scholarships are offered, one to the boys and one to the girls who come to Edmonton for University Week in June. Each scholarship consists of a term, including tuition, board and room, at one of the Provincial Schools of Agriculture.

To compete for one of these scholarships you have to read the books which I describe below during the winter months, and in June, when you come to the University, a short test will be given you to find out how thoughtfully you have been reading. A test will also be set on the lectures which you will attend during University Week, and the scholarships will be awarded to the boy and girl standing highest in these tests. The scholarships are offered to farm boys and girls between the ages of 16 and 24 who have not already attended any of the schools of agriculture.

Some of you may not wish or may not be able to compete for the scholarships, but would like to take the reading course. Every two weeks I send out same questions on the portion of the course taken upon the air for that period, and ask that one question be answered and the answer sent in to me. To those who send in a complete set of answers a certificate is awarded at the end of the course. It carries no credits for high school or University, but is merely an acknowledgement of perseverance on the reader's part.

Books to Read

I hope to tell you something about the books in a later article, but in the meantime, here is the list:

"Outline of Industrial History" by Edward Cressey, \$1, published by Macmillan, Toronto.

"Queen Victoria," by Lytton Strachey, \$1, published by Chatto and Windus, London, England.

"John Halifax, Gentleman," by Mrs. Craik, 50 cents, published by Collins, London, England.

"Alton Locke," by Charles Kingsley, 50 cents, published by Collins.

"Hard Times," by Charles Dickens, 50 cents, published by Collins.

The first hundred applicants may borrow these books from the Open Shelf Library of the University.

Those who compete for a scholarship or who wish to win a certificate are required to read the history, the biography, and two novels, one of which must be "John Halifax, Gentleman."

Radio talks about the course will be given every Wednesday during the winter at 7:30 p.m.

Results of Junior Field Crops Competitions

The judging of the Junior Crop Improvement Associations in Alberta is completed with the exception of the Alfalfa groups. Of the 29 Wheat groups, Mundare secured the highest average score with a mark of 84.6 and in doing so wins the Department of Agriculture trophy for the Province.

At some centres a number of the competitors lost their crops through hail or other causes; in these the average is obtained upon the scores of those whose crop was suitable for harvest. A note (x) is made of those contests where some crop losses were sustained.

Individual Scores

The individual scores of the four contestants in each centre whose totals were highest is given below:

Mundare: average score 84.63; W. Tom Fedoruk, 1st; Edward Charuk, 2nd; John Prelejphan, 3rd; Mike Warawa, 4th.

Bon Accord: average score 82.90; Rillard Rafn, 1st; Hugh McKenzie, 2nd; Gordon Jenkins, 3rd; Marion McKenzie, 4th.

Waskatenau: average score 82.83; Wm. Ross Nicoll, 1st; Angus McLachlan, 2nd; Ian Macdonald Nicoll, 3rd; Ernest Henry, Frances Henry, 4th.

Balzac: average score 82.52; Halifax Perry, 1st; A. E. Bilben, 2nd; Russel Barker, 3rd; Jack Evans, 4th.

Hardisty: average score 82.21; Francis H. Kobitzsch, 1st; L. D. Gibson, 2nd; Ole Olson, 3rd; Frank Beazer, 4th.

Hayer: average score 82.15; David B. Pope, 1st; J. B. Thompson, 2nd; Duane Pickle, 3rd; Richard Pick, 4th.

Willingdon: (x) average score 81.97; Jack T. Strynadka, 1st; Wm. T. Strynadka, 2nd; Frank Shymko, 3rd; Dmetro M. Sembaliuk, 4th.

Grande Prairie: average score 81.93; D. Clarkson, 1st; J. James, 2nd; D. Grant, M. Prentiss, 3rd; W. J. Rigby, P. Sebastian, Paul Sebastian, 4th.

Rainier and Scandia: average score 80.56; Vincent Erickson, 1st; Marvin Anderberg, 2nd; Robert Anderson, 3rd; Vern Anderberg, 4th.

Youngstown: (x) average score 79.73; Wm. Lewis Barrack, 1st; Harry Brietzke, 2nd; George Loughheed, 3rd; Adam J. Hettler, 4th.

St Paul: average score 79.60; Arnold Christienson, 1st; Ardien Robinson,

George Robinson, 2nd; Roy Christienson 3rd; Jacob Williams, 4th.

Consort: (x) average score 78.82; Torlef Walhovd, 1st; Keith Conway, 2nd; Alex Sterrenberg, 3rd; Ronald Conway, 4th.

Sedalia-Naco: average score 78.00; Kenneth Opheim, 1st; Ronald Clarke Fraser, 2nd; Bert Morrow, 3rd; Wm. A. Blair, 4th.

Alcomdale: average score 77.80; Donald Whitson, 1st; Raymond Purches, 2nd; Nicholas Byer, 3rd; Walter Purches, 4th.

Stony Plain: average score 77.42; Howard Aubrey, 1st; Henry Schlaecker, 2nd; Henry Taylor, 3rd; Raymond Meads, 4th.

Alliance: average score 75.10; Alvin McLennan, 1st; Smith McLennan, 2nd; George Leslie, 3rd; Clair Leslie, 4th.

Vermilion: average score 75.00; Arlo Harrison, 1st; Ivor Holland, 2nd; G. J. Griffiths, 3rd; Evelyn Griffiths, 4th.

Bow Island: average score 74.75; Hector MacDonald, 1st; Lewis MacDonald, 2nd; Clyde Kimmitt, 3rd; Geo. V. Thomas, 4th.

Lethbridge: average score 74.60; Ben Ober, 1st; Winston Snowden, 2nd; Leiland Burr, 3rd; Roland Snowden, 4th.

Telford (Millet): average score 74.45; David Smith, 1st; Clifford Jackson, 2nd; Joe Bendetto, 3rd; Henry Deans, 4th.

Nobleford (Newlands): average score 74.05; Frank Hayden, 1st; Jack Green, 2nd; Van Green, 3rd; Wm. Turesdell, 4th.

Islay: average score 73.75; H. John Maire, 1st; Malcolm Urquhart, 2nd; Douglas Urquhart, 3rd; Chas. H. Stone, 4th.

Morrin: average score 73.66; Philip Rock, 1st; Everett I. Dodd, 2nd; Alvin W. Dodd, 3rd; John Edwin Wilson, 4th.

Athabasca: average score 73.08; Ralph Weldon, 1st; Oliver Shank, 2nd; Noah Shank, 3rd; Jos. Gyte, 4th.

Nanton: average score 72.62; Goodwin Berg, 1st; Wm. C. Slade, 2nd; John P. Slade, 3rd; Erick Williams, 4th.

LaCombe: average score 72.60; W. Douglas, 1st; S. Farewell, 2nd; Clyde Flewelling, 3rd; Elmer Lee, 4th.

Camrose: average score 72.46; Oscar J. Olson, 1st; L. N. Hendrickson, 2nd; Borden McNeight, 3rd; Jas. Brevik, 4th.

Benton: (x) average score 71.50; Carl Meyer 1st; Arthur Bornell, 2nd; Orval V. Braman, 3rd; Edward A. Idke, 4th.

Huxley: average score 63.40; Gerald Banfield, 1st; Stanley Malcolm, 2nd; J. D. Burch, 3rd; Wilfred Hoppins, 4th.

Junior News Items

The Clover Lodge is a newly reorganized Junior Local at Viking with twenty-two members. The following officers have been elected: president, Chas. Nearing; secretary, Fletcher Massey; treasurer, Hazel Swift; supervisor, W. H. Currie.

Thirty-five members and eight visitors were present at the September 12th meeting of Starland Junior Local, held at Starland school. The affirmative side won the debate, "Resolved that the cow is more useful than the horse," writes Eileen Hudgeon, secretary.

Twelve members were present at the September 16th meeting of Alcomdale Junior Local, writes Harriet Pettibone, secretary. The Handicraft and Efficiency contests were thoroughly discussed. It was decided to ask Rose Bacon, former Junior U.F.A. director, to address the next meeting.

The last meeting of the Avonlea Junior Local was held at Avonlea school at four o'clock on September 11th, writes Esther Johnson, secretary. The meeting opened with "O Canada." Dora Lewis read the letter from The U.F.A.

A program followed the business part of the meeting.

The Holborn Juniors held their last meeting on September 12th with twelve members present. The meeting opened with "O Canada." The dance and ball game proved very successful, \$3.55 being cleared. A number of games were played after the meeting, writes Marjorie Woodley, secretary.

"At a recent meeting of the Loyalty Junior Local a debate was arranged, the topic being 'Resolved the Oriental immigration is harmful to our standard of living.' This is the first of a series of debates which will include nearly all our membership before spring," writes Wilfred Hoppins, president.

The last meeting of Craigmyle Junior Local was held at the home of Mr. and Mrs. Geissinger, on September 19th. The meeting opened by singing "O Canada", after which the minutes were read and the roll call taken. Plans were made for a hardtime dance. After some community singing a dainty lunch was served and all members reported a very good time, writes Mildred Branum, reporting secretary.

Twenty-four members were present at the September 19th meeting of Willow Springs Junior Local, writes Jean I. Sloan, secretary. A very interesting article on "Is the West to become a Desert?" was read by one of the program committee. The letter by Zaida McGowan was also read. The Editor had a very good paper. During the meeting president Archie Jenkins was presented with a pair of white gold cuff links as a birthday gift from the members.

The High Prairie Juniors held their monthly meeting September 12th and as far as business was concerned the meeting was a success, writes Ivy Savill, secretary. Due to adverse and threatening weather there were not many members present. A program for the next four months was planned and two conveners appointed. The program included a talk on the Efficiency contest and a debate, Resolved that men should not marry before they are twenty-five years of age, the affirmative side winning.

Seventeen members were present at the last meeting of Burlington Junior Local, held at the home of Mr. and Mrs. Stokely. In spite of the rain an enjoyable day was spent. A large crowd attended the hardtime dance which was given by the Juniors, and the Junior orchestra was very peppy. \$8.65 clear was realized. "We only charged fifty cents per dance ticket in view of the hard times. The prize winning costumes were a sight to behold," writes Hilda Jensen, secretary, when remitting dues.

The annual meeting of Rowley Junior Local was held on the evening of September 19th. Mrs. E. J. Garland kindly opened her home to the members, who had previously gone to the school for meetings. The meeting was opened with singing, Mrs. Garland accompanying on the piano. It was decided to have a drive for new members and then divide the Local into Juvenile Juniors and Juniors. To make the members work harder, Mrs. Garland offered a first and a second prize to the two who brought in the most new members. Mrs. W. H. Baldwin accepted office again as supervisor. The secretary's and president's reports were given, and new officers elected as follows: president, Harvey Russell; vice-president, Virginia Needham; secretary-treasurer, Ruby Hooper; reporter, Lillian Jervis; directors, Cyril Nelson, Lillian Jervis, Harvey Russell, Virginia Needham, Ruby Hooper, and the supervisor. A vote of thanks was given the outgoing officers for their work during the past year.



50 MEN WANTED

\$4.00 to \$7.00 per Day

We want 50 inexperienced men at once to qualify for BIG PAY JOBS as Auto Mechanic, Engineer, Battery, Welding, Electrical Experts, or Aviation, etc. Also Hair Dressing and Barbering, Bricklaying and Plastering. Wonderful opportunities.

Call, or write for full particulars and free catalogue



DOMINION TRADE SCHOOLS LIMITED

808 Centre St.
CALGARY, Alta.

10212-101st St.
EDMONTON, Alta.



**SAVE
MORE**



Save Your Butter and Egg Money

Butter and eggs, poultry, your garden and the regular milk cheque are welcome income bringers. We invite you to open a Savings Account. Save regularly. By courteous attention to every detail of your business our staff will make your visits to this Bank a pleasant experience.

THE BANK OF TORONTO

INCORPORATED 1855

The Bank for Savings

312

CAPITAL \$6,000,000

RESERVES \$9,000,000



SUCCESS AND THRIFT
GO HAND IN HAND

BUY —

Alberta 4%

Demand Savings Certificates
AND LEARN TO SAVE

For Further Particulars write or apply to

HON. R. G. REID
Provincial Treasurer

W. V. NEWSON
Deputy Prov. Treasurer

PARLIAMENT BUILDINGS, EDMONTON, ALBERTA

Alberta Government Reports on U.F.A. Convention Resolution

Detailed Report Presented Deals with Resolutions on Provincial Affairs.

Dealing with the various resolutions on Provincial affairs passed by the Annual Convention of the United Farmers of Alberta, a detailed report in behalf of the Alberta Government has been received from Premier Brownlee. We print the report in part in this issue. It will be continued in the issue of November 1st.

1. Hundred Per Cent Pool—Favoring a one hundred per cent Pool on the Saskatchewan plan.

As the right of the Province to pass legislation providing for a 100 per cent compulsory Pool has been challenged in the courts, the Government did not think it advisable to pass similar legislation at the last session as, pending that decision, it would not be practicable to set up machinery to handle the 1931 crop. Since that time the courts have declared the Saskatchewan Act ultra vires, thus holding that the Province has no right to legislate to this effect. The Government understands that the result of the vote taken by the Alberta Wheat Pool shows a heavy majority against compulsory pooling.

2. Relief—Asking for extension of the Debt Adjustment Act; asking that the Provincial road program be organized to afford the greatest measure of relief.

The operations of the Debt Adjustment Act were considerably extended at the last session of the Legislature and the practical administration of the Act has since been also greatly extended. Advertisements are inserted in weekly newspapers to inform farmers of their rights under the Act. A very large program of highway construction has been inaugurated this fall as rural relief and large supplementary grants arranged with municipalities for local road construction. Any other cases of rural relief will be dealt with by way of direct relief.

3. Debt Adjustment Bureau—Expressing appreciation of the Government's action in placing a solicitor in the Debt Adjustment Act office.

No comment needed.

4. Taxation—Urging the Provincial Government to use the utmost economy in administration, and advocating a policy of consolidation of all arrears of taxes, to be paid over a period of years.

The Government is practising economy in the administration of the affairs of the Province, but would point out that the problem of rural and urban relief is so great that the expenditure far offsets any possible saving in administration and if relief is to be continued on anything like the present basis increased taxation is inevitable.

The Government has made provision for tax consolidation and is working out this problem with the municipalities.

5. Public Ownership of Land—Favoring the public ownership of all land and all natural resources, possession to be given in the form of leases for actual use.

The Government has not yet decided on any policy of public ownership of lands with disposition by lease instead of by sale. The homestead right was greatly restricted in the Provincial Lands Act so that there is no considerable amount of alienation of lands, and following the recent conference with the Federal Provincial members and the Executive

of the U.F.A. it was decided to appoint a committee to carefully study this proposed policy and to obtain all available information in order that the public might be better informed on the merits of the suggestion.

6. Land Settlement—Opposing the continuance of the practice followed in the past, whereby no effort was made to confine settlement to compact or restricted areas.

The Department has complied with the spirit of the resolution through the enactment of its regulations for the disposal of Provincial lands, by entry as homestead, second homestead or soldier grant. (O.C. 653-31)

7. Public Ownership of Public Utilities—Reaffirming the stand of the U.F.A. for public ownership of public utilities.

Requires no comment.

8. Grazing Lands—Asking the Government to advertise grazing lands as they become available, by expiration of lease or otherwise, and let them to the highest bidders, leases to run for not longer than five years. (Referred to the Central Board and passed by them).

An applicant to lease lands for grazing must post up notices on the property for a period of thirty days; these notices must be placed in four different conspicuous places and a copy of the posting notice must also be filed with the agent to be posted in the Provincial land agency for the district in which the lands are situated; furthermore no lease may be granted for such lands until there has been obtained by the Department from an inspector a report to determine whether or not the lands are unfit for agricultural purposes. Due to the economic depression, the Department did not feel that the present justified any radical departure from the provisions of the Federal regulations, especially as the greater number of the large ranchers had obtained from the Department of the Interior the issue of renewal leases. However, it is the intention, as soon as a survey can be made of the lands to be administered by this Department, to have a commission investigate and report fully as to the terms and conditions under which grazing lands should be leased or granted.

9. Free Grant of Timber—Asking the Government to make to farmers the free grants of timber provided for by the Homestead Act. (Referred to the Central Board, and passed by them).

The regulations (O.C. 663-31) provide that any homestead settler having no timber on his land may obtain a free allowance of timber from Provincial lands, providing he makes application within seven years from the date of his homestead entry. This is an extension of two years over the regulations established by the Department of the Interior. In the opinion of the Department it would be inadvisable to grant the terms requested in the resolution, due to the difficulty of maintaining records over

long periods of time, and furthermore, no deserving case has ever been refused, to my knowledge, as the regulations of the Department are sufficiently elastic to permit of such matters receiving the most liberal treatment.

10. Timber Limits—Asking that tie contracts be given to bona fide settlers in preference to speculators; and that where speculators cut only tie timber, leaving saw timber, limits should be cancelled. (Referred to Central Board, and passed by them).

The remarks which deal with the taking of tie timber by the Northern Alberta Railways will have due consideration should a request be received from that company for a permit to cut timber on Provincial lands. As to operations of a licensee or permittee, the regulations require that such operator shall cut and manufacture all merchantable timber on the berth and any timber of the class left uncut and unremoved may be estimated in feet board measure and shall be subject to the payment of ordinary royalty dues. The regulations give to the Department authority to enforce reasonable demands and our timber inspectors have been engaged since the taking over of the resources in checking up timber operations. The Department is heartily in sympathy with the resolution.

11. Assessment of Lands—Requesting discontinuance of the practice of assessment of lands every three years, and suggesting arbitration of any dispute. (Referred to Central Board and passed by them).

While the Government appreciates, from an economic point of view, it is desirable, as expressed in this resolution, to reduce expenditures wherever possible and that saving would be effected if an assessment once made could be made effective for all time, it is considered that due to changing conditions a revision of assessments must be made from time to time. However, it is hoped that the study of valuations throughout the Province by the Alberta Assessment Commission may eventually lead to the adoption of a scheme such as is suggested in this resolution, and the matter will continue to receive the utmost consideration of the Government.

12. Claims Against Land Titles—Asking legislation to prevent registration by creditors of claims against land titles of all persons of the same or similar name. (Referred to Central Board, and passed by them).

The new procedure adopted to obviate the hardship involved has worked out very satisfactorily. When complaint is made a form of declaration is forwarded to the complainant and on its return properly completed the title is cleared if it appears that the execution does not relate to the complainant. It is not possible to devise a system that will prevent occasional inconvenience. It is not the creditor who files the execution against the lands. The execution is against the individual. There is no register of the names of the owners of land.

13. Homesteads For Women—Asking amendment of the homestead regulations to make them the same for

both men and women. (Passed by U.F.W.A. Convention.)

The Provincial Lands Act makes no distinction as to sex and it is permissible for any woman over seventeen years of age to make homestead entry for available Provincial lands.

14. Gasoline and Oil Prices—Urging an investigation into the high cost of gasoline and oils.

With the very considerable reduction in the price of oil and gas which took place this year the Government did not think the time opportune to conduct such an investigation as is suggested in this resolution. The Government, however, is watching the situation and intends to make this subject one of discussion in the Inter-Provincial conference to be held in the near future as it is felt that more benefit would result from an investigation broader than a mere Provincial one.

(To be continued.)

U.F.A. Veterans' Section

Sale of Poppies for "Remembrance Day"

In a letter which we have received from S. G. Petley, secretary of the Alberta Provincial Council of the Canadian Legion, we are asked to notify members in districts where there is no branch of the Legion, who would be willing to handle the sale of poppies in such districts, that they may make the necessary arrangements by getting in touch with him. Their doing so would be much appreciated. Mr. Petley's address is 608 Leeson-Lineham Building, Calgary.

It is unnecessary to explain to our members the purpose of the sale of poppies, to be worn on "Remembrance Day," November 11th. The poppies are made under the supervision of the Department of Pensions and National Health by disabled returned men in order to provide employment, so far as possible, for the men who are unable to enter the ordinary labor market on account of their disabilities through war service. After expenses from the sale of poppies are paid the balance of any monies raised is used to give relief to ex-service men and their families within the locality where the poppies are sold. These funds are handled by local committees. In view of the distress among so many returned men at this time the Legion is endeavoring to make the sale as large as possible.

NOT PAID FOR EITHER

"You say that your shoes bother you? If the proverb is true, you have not paid for them."

"How absurd! Do my hat and my suit hurt me?"

CALGARY FALL SALES

A particularly good offering of stock is announced for the Calgary Fall Stock Shows and Sales, to be held November 2nd to 4th, with entries open until October 24th. The judging will be done on Monday, November 2nd; the auction sale of hogs will start at 9:30 on the 3rd, the cattle sale at 1:30 of the same day, the sale of pure bred and grade ewes following at 3 o'clock. The ram sale will commence at 9:30 on the 4th. Special passenger rates of fare and a quarter from all Alberta points will be in force. Catalogue of sale entries may be secured from E. L. Richardson, secretary of the Alberta Livestock Associations, Calgary.

**\$200.06 for
every \$100.00 invested!**

Amount of Policy No. 22,765 paid at	
age sixty	\$1,000.00
Deposited by policyholder with	
Mutual Life of Canada	489.63
Gain to policyholder	\$ 510.37

A CHEQUE for \$1,000 was recently paid to the insured under policy No. 22,765 and represented over \$2.00 for every dollar invested with this Company.

Had death occurred at any time after the first deposit was made at age twenty, the \$1,000 would have been paid immediately.

An endowment policy in the Mutual Life of Canada combines complete protection with a form of investment which absolutely secures the principal and yields a high interest return.

If you would learn more about Mutual Life endowments, call in a representative of this Company, or send your name and address to our Head Office, direct, for booklets.

Name _____

Address _____



THE
MUTUAL LIFE
ASSURANCE COMPANY
OF CANADA
WATERLOO, ONTARIO
Established 1869

A1

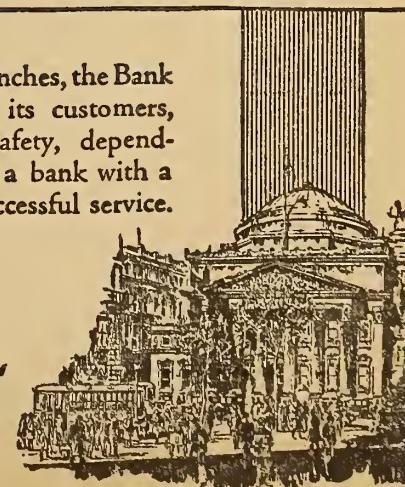
OUR BRANCH SYSTEM PROTECTS DEPOSITORS

THROUGH its 650 Branches, the Bank of Montreal extends to its customers, wherever located, the safety, dependability and protection of a bank with a record of 114 years of successful service.

BANK OF MONTREAL

Established 1817

TOTAL ASSETS IN EXCESS
OF \$750,000,000



Head Office Montreal

"This Life Insurance Business"

By W. E. SIDDALL.



PART ONE.

Below we print the first of a series of articles to be contributed to this periodical by a writer who has made a special study of insurance in its various forms.—Editor.

We think it should be emphasized at the start, that this series is not intended as an indictment of the principle of life insurance, or any other kind of insurance. This writer firmly believes that in this very imperfect world, and even after some of our present imperfections have been cast into the discard, men and women would be well advised, if it is at all possible, to prepare for the almost inevitable rainy day that seems to overtake, sooner or later, the most of us.

Individualistic Idea Must Pass

Our belief in an institution, however, does not and will not debar us from looking into its methods, ferreting out its weaknesses and extravagances, and, maybe, suggesting a way of making a good institution better. Just as railways superseded stage coaches, and as railways are now being superseded by trucks and autos for some classes of work, so must present methods in life insurance give way to methods that will make it easier for the average man and woman to insure, and when we say easier, we mean to insure at less cost. The old individualistic idea in insurance as in everything else must be replaced by the social idea, in this as in other things, we must make our approach with the "Common Weal" as our goal. The reader, will, we hope, keep these few remarks in mind as we proceed.

Having stated our belief in the principle of insurance, we will perhaps be pardoned if we inject at this stage the remark that we have been rather surprised that the United Farmers with their belief in the co-operative idea have not up to the present given any serious thought to experimenting with it in the insurance business. Without in any way disparaging the efforts that have been made in other directions with the co-operative aims and ideals in view, we think a business that is essentially co-operative or mutual merits special attention, for even if run by stock companies, the insurance business is only possible because of the contributions of the many making a common pool. Moreover, while undoubtedly the insurance business has its own special problems, yet the success of the mutual insurance companies on this continent is absolute proof that with discretion and

common sense, aided by the actuarial knowledge which is easily procurable, the United Farmers might go into few lines that lend themselves so admirably to co-operative effort as life insurance does. In saying this, however, we wish to affirm our opinion that life insurance will eventually have to be a government activity and responsibility. We will at a later stage give reasons for the faith that is in us. We will now look at things as they are; later at things as we would like them to be.

Kings Shall Tremble

In Old Testament days we are told that it was Jehovah that caused kings and peoples to divert their course. In the twentieth century, however, not only Kings, but Iron Chancellors like Snowden, Socialists like Ramsay MacDonald—not to mention our own Federal and Provincial Governments—not only tremble, but write their laws in accordance with the commands of insurance barons. Today an election is being fought in Great Britain, a "National" Government has been formed, because Sir George May, the head of the Prudential of England, has with a suave voice and one hundred million insurance dollars convinced Labor men that the dole must be reduced, that millions of workers must be put into an even lower standard of living. He has convinced blue-blooded Tories that they must join hands with men whom they have not even tolerated for a lifetime and when Tory lions lie down with Socialist tigers it must be admitted that someone, somewhere, somehow, had some terrible powers of persuasion. (See note, column 3.—Editor.)

We just mention this because we have at times discerned signs suggesting that the insurance business is pretty small potatoes, and really not worth giving any thought to. By the time we are through we hope to disabuse your minds of that idea, and show that possibly democracy itself is threatened by the insurance plutocracy.

Nineteen Billions of Assets

Because, in spite of the gloom that is now encircling us, there are still those who fondly imagine with the late Sir Wilfred Laurier that the growth of the United States in the nineteenth century will be duplicated by Canada in the twentieth century, we have prepared a table showing the progress that has been made by those Companies that report to the Insurance Department of New

York State. It must be borne in mind that while these companies are the largest and do the biggest percentage of all business done on this continent, yet there are some hundreds of life insurance companies that do not report or do business in that State. One writer has computed that the total assets of U.S. companies exceeds nineteen million dollars. This writer has no means of checking that figure, but a rough addition of the management expenses of all companies listed in a reliable insurance handbook shows that in 1928 alone the companies listed therein spent well over seven hundred and fifty-five million dollars to acquire and operate the business. In our next article we will explore a little further into the figures relating to the U. S., after which we will largely confine our attention to the business in the Dominion.

(To be continued)

Editorial Note.—Sir George May, referred to in Mr. Siddall's article, was the chairman of a committee appointed by the late Labor Government of Great Britain to inquire into the possibility of effecting "economies" in the field of public expenditure. This committee, though appointed by Premier Macdonald's Labor Cabinet, contained but a small minority of labor representatives and, its composition aroused widespread alarm among Mr. Macdonald's followers. The majority were men like Sir George May whose positions and wealth predisposed them to seek to effect economies at the expense mainly of the classes which already are poorly paid. Their report reflected this disposition. After its presentation the financial world insisted upon its chief recommendations being adopted; and it was charged by members of the Labor Cabinet that foreign as well as British financiers brought pressure to bear upon the Government to this end; finally bringing about the resignation of the Government and the installation of the new "National" Government which acceded to the financiers' demands.

The transportation of mineral products by aeroplane may seem fantastic, but will actually be adopted in Northern Alberta. The fact that the mineral happens to be radium explains its suitability for air transportation. Plans call for an aeroplane trip to Great Bear Lake during the present month returning with the first shipment of radium ore, of which it is expected that area will become an important producer.

TABLE No. 1.

This table shows the growth made by life insurance since 1859 by the Companies reporting to the New York State Department of Insurance. (We will need it later.)

Year	No. of Cos.	Ordinary Policies in force.	Amount of Ordinary Insurance.	Assets.	Liabilities (except capital).	Surplus as regards policyholders.
1859	14	49,608	\$141,497,978	\$20,536,085	\$15,464,936	\$5,071,148
1869	69	656,572	1,836,617,819	227,767,026	180,313,971	47,453,054
1879	31	595,486	1,431,961,165	401,515,793	336,238,074	65,277,722
1889	30	1,139,894	2,144,677,311	693,43,722	610,198,694	86,745,026
1899	37	2,751,423	6,355,288,330	1,576,334,673	1,351,932,067	224,402,606
1909	35	5,728,877	11,047,248,745	3,647,474,821	3,293,868,289	173,606,532
1919	37	11,607,348	24,010,146,358	6,096,788,789	5,811,840,047	284,948,742
1929	49	23,496,418	69,886,481,498	15,015,941,517	14,060,091,124	955,850,393

Class Held for Managers of U.F.A. Co-operatives

Co-operative Accounting Is Subject— Plans to Co-ordinate Policies

Managers of four of the six U.F.A. Constituency Co-operatives now actually carrying on business in the Province attended a two days' class in co-operative accounting in Edmonton, on October 6th and 7th, when William Robertson, of the Alberta Co-operative Audit Bureau, and his assistant, Mr. Tupper, in a methodical and very lucid way explained in detail a system of accounting especially adapted to the purposes of these Associations. The method of handling primary documents such as invoices, statements, receipts, cheques, vouchers, etc., as well as the keeping of purchase and sales journals and cash book and members' purchase and general ledgers, was thoroughly explained, sample copies of these documents being used. The classes were held under the auspices of the Alberta Co-operative Council, and following them a conference took place between the managers and the U.F.A. Co-operative Committee.

The managers who attended were: Charles A. Fawcett, Consort, Coronation Association; E. Messmer, Barrhead, Pembina Association; E. A. Hanson, Big Valley, Stettler Association, and C. O. Pool, Beaver Lodge, Grande Prairie Association. It was regretted, that D. H. Smith, Cereal, manager of the Acadia Association, and R. H. Bailey, Fairview, manager of the Peace River Association, were unable to be present.

In the evening of each day a further meeting was held for discussion of various matters of policy. Arrangements of the U.F.A. Co-operative Committee in respect to the various commodities which it is handling were considered, and estimates made as to possible volume of sales.

Gratifying progress was reported by the various Associations, and the steps taken will make for co-ordination of the activities of these Associations and those of the U.F.A. Co-operative Committee.

ROYAL WINTER FAIR

The Alberta Department of Agriculture will pay the entry fees and freight charges of all exhibits accepted by its exhibition committee as of suitable quality for the Royal Winter Fair, at Toronto, or, for late shipments, will pay one-half the express charges. Entries close at Toronto on October 29th, and exhibits should be in the office of the Department of Agriculture, Edmonton, not later than the morning of October 26th. Entry forms and full information can be obtained from E. L. Gray, Field Crops Commissioner, Edmonton.

U.F.A. Nominate R. L. Gaetz

As we go to press word is received that the U.F.A. Provincial Constituency Convention for Red Deer, on Oct. 15th, at a Convention in Red Deer attended by delegates from 28 Locals and more than a hundred visitors, nominated Ray L. Gaetz of Red Deer as candidate in the forthcoming by-election. Other names submitted were those of Ronald Pye and E. G. John, who withdrew, and Thomas Smith, whose name with that of Mr. Gaetz, was balloted on. Mr. Gaetz has been a resident of Red Deer since 1884, when he homesteaded in the district. Following the nomination Premier Brownlee addressed the Convention, speaking in strong support of Mr. Gaetz.

"There is a Tide in the Affairs of Men—"

IF you can learn to save one dollar each week regularly — unfailingly — the tide of success will carry you along. Perhaps few people realize that the training gained through systematic saving will be worth more in itself than the actual money set aside.

This Bank will be glad to have your account.

412

IMPERIAL BANK OF CANADA

HEAD OFFICE • TORONTO

Frank A. Rolph, President Sir James Woods, Vice-President
A. E. Phipps, General Manager

240 BRANCHES THROUGHOUT CANADA



FOR SALE

High Class Breeding Cockerels

Pure-bred to lay Cockerels from trap-nested hens. Blood tested.
Individual pedigrees or pen matings.

Producers

Large well-grown birds that will improve the appearance and increase the production of your flock.

PRICES

	Individual Pedigrees	Pen Matings
Barred Plymouth Rocks.....	\$5.00.....	\$2.50.....
White Wyandottes.....	5.00.....	2.50.....
White Leghorns.....	4.00.....	2.00.....

For further particulars apply

PROVINCIAL GOVERNMENT POULTRY FARM

Edmonton

Alberta

for CUTS & SORES

Apply Minard's freely. It washes out poison and cleanses. Any wound heals quickly after its use.

20 There's nothing better!

MINARD'S
"KING OF PAIN"
LINIMENT

CLEANING AND DYEING

Garments & Household Goods
of all kinds cleaned and dyed. Price list and
information upon request.
EMPIRE CLEANING & DYEING CO., Ltd.
234-236 Twelfth Ave. West, Calgary, Alta.

WHEN IN CALGARY
STAY AT THE
HOTEL YORK
FREE BUS MEETS
ALL TRAINS

Since 1923 the Searle Grain Company, in virtue of its contract with the Alberta Pool, has each year satisfactorily handled farmers'

POOLED GRAIN

Farmers may now sell on the
OPEN MARKET

Twenty-five years of experience with this system of marketing enables the Searle Grain Company to return to all former and new customers the utmost possible **SPOT CASH** for all grains.

340 Country Elevators

Searle Grain Co., Ltd.

WINNIPEG

Calgary
Edmonton

Vancouver
Fort William

CREOSOTED Fence Posts and Corrals

Make this the last time you will repair those fences and corrals. Use Creosoted Posts and Poles. Ground acids, fungi, alkali, etc., cannot affect them. Through summer suns and winter snows they'll maintain their original strength and toughness. The few cents more they cost will buy you more than 30 years of extra service.

Consult Your Local Lumber Dealer

CANADA CREOSOTING COMPANY, LIMITED

Western Regional Office:
TORONTO GENERAL TRUSTS BUILDING
CALGARY, ALBERTA

PATENTS

A List of "Wanted Inventions" and Full Information Sent Free on Request.

The RAMSAY CO.

Dept. 148, 273 Bank Street, Ottawa, Ont.

News from the Head Office of Alberta Livestock Pool

Information for Members of Canadian Livestock Co-operative (Alberta) Ltd.

Critical Situation in Cattle Export Trade

Cable advices received by the Federal Department of Agriculture emphatically stress the utmost importance of restricting further exports of live cattle to the British market to only top quality stock.

Returns to Canadian shippers are being adversely affected by the low rate of exchange, and only such stock as will make top prices on the market can be expected to secure anything like a satisfactory return in the markets at Glasgow and Birkenhead.

Conditions are well illustrated by the following extract from to-day's cable:

"Birkenhead top quality cattle, seven pence to seven pence halfpenny dressed weight, including offal. Secondary quality trade bad owing to too many inferior animals offering prices from sixpence to sixpence halfpenny down. 'Manchester Commerce' discharged Sept. 29th. Unusual number unsuitable animals. General position very disturbed and no indication improvement price beyond usual seasonal advance towards end of October, or probably twenty to thirty shillings head. Account adverse exchange only hope preventing disastrous returns you insist loading only top quality all weights."

Canadian exporters can contribute toward stabilizing the market, and at the same time secure maximum rates available, by practising the strictest selection with respect to future commitments.

The general situation in Great Britain is unsettled, and there is nothing at the present moment to indicate immediate improvement. By the close of October, the usual seasonal firming of prices by twenty to thirty shillings per head may be expected, accompanied, it is hoped, by improvements in the exchange situation.

Before prices rise, or before we import enough goods to make our money and British money on a par, it is quite possible that it will retard shipments of livestock and livestock products to Great Britain. This is a factor that must be considered, and considered seriously. It is these conditions that the co-operative movement can right just as soon as we as individuals recognize that through the co-operative movement, we are carrying out a trade of commodities one with another, or a trade of services for commodities, which will gradually eliminate the need of this intricate financial system that has placed itself in control of trade, rather than facilitate trade. If we were just a little further advanced in our co-operative movement it would be quite possible to be trading our livestock and livestock products to Great Britain and take back commodities that we required from Great Britain, and which can be produced there to advantage. It would

also enable us to carry out the same trade with people in other countries, and also with people here in our own country, using co-operative bills of exchange as a means of clearing this out.

Recent Cables

Cables received from London, dated October 1st, read as follows:

Birkenhead.—Top quality sevenpence farthing to sevenpence halfpenny in sink. Secondary quality tr: de bad, owing to many inferior animals offering prices from sixpence to sixpence halfpenny down. "Manchester Commerce" discharged Sept. 29th. Unusual number unsuitable animals. General position very disturbed and no indication improvement price beyond usual seasonal advance towards end of October, or probably twenty to thirty shillings head. Account adverse exchange only hope preventing disastrous returns you insist loading only top quality all weights.

Norwich.—Rather more enquiry for stores; prices eight to eighteen pounds ten per head; best fats, fifty shillings live cwt., others forty-two to forty-eight.

Manchester.—Slightly firmer; best English, eight pence halfpenny; Irish sevenpence halfpenny; others, sixpence farthin in sink.

A London cable, dated September 29th, read: 150 Canadian sides, average quite medium quality, six halfpence; choice, seven quarter pence, dressed. Demand somewhat improved.

To Shipping Managers in Particular

We want to draw attention of shipping managers in particular, and also members of local boards, to the fact that there is a great deal of disappointment over prices paid for livestock at the present time. This applies particularly to cattle that fail to grade up to the top grade, and which owners believe are choice cattle. Shipping managers are advised as far as possible to bring to the attention of members the fact that only about two or three per cent of our cattle are coming on the market that can be called choice, and that will bring top price as finished cattle, while the biggest percentage of the cattle coming to market are getting butcher prices, and are what might be called common to medium grades, and these are selling at a price considerably below top quotations that are seen in the press.

COLD STORAGE HOLDINGS IN CANADA.

Commodity.	On Sept. 1st, 1931.	On Aug. 1st, 1931.	On Sept. 1st, 1930.	5-Yr. Average at Sept. 1st.
Beef, lbs.	7,710,610	6,852,194	8,800,431	8,894,555
Veal, lbs.	1,571,388	1,610,841	2,075,645	1,580,590
Pork, lbs.	20,445,922	20,428,854	21,633,133	28,484,478
Mutton and Lamb, lbs.	788,050	771,703	1,161,611	710,255

ECONOMIC DEPRESSION

(Continued from page 7)

tially increase taxation, or both. Let me repeat,—OUR ABILITY TO PAY DEPENDS ENTIRELY UPON THE REVENUE WE RECEIVE FROM THE PEOPLE.

On the other hand, this statement should not cause any panicky feeling of alarm. The depression of 1921-22 reflected itself in much the same way, and a reference to the Public Accounts of these years will show that for three years in succession very heavy deficits were incurred. The task of the Government then was to hold down expenditure until the return to more normal conditions would be reflected in more ordinary revenue and the budget was again balanced. The task of the Government at this time is exactly the same, and we must set ourselves very definitely to the task of keeping expenditures as low as possible until improved conditions are reflected in a more normal flow of revenue. Unless we are to believe that the present depression and present low prices of grain are to continue indefinitely, it is obvious that a gradual return to normal conditions will be reflected in gradually increasing revenues.

One Ground for Satisfaction

One ground for satisfaction is found in the result of the operation of the new Department of Lands and Mines following the transfer to the Province of its natural resources. In the interval between the 1st October and the 31st March, the end of the fiscal year, the Government was largely engaged in setting up the Department and again a very substantial amount of expenditure was incurred before we commenced to reap the benefit of revenue. It is interesting to note that the first six months of operation of the Department for the present fiscal year shows a net operating profit of \$348,788.54, notwithstanding the fact that the present times are also felt in the revenues in this department.

It is not possible as yet to make actual comparisons with the results in other Provinces, as the Provinces to the east and west of us have not as yet officially announced the results of their operations for the same period. It is known, however, that both British Columbia to the west and Saskatchewan to the east will show deficits for the same period very greatly in excess of the deficit for the current year.

Problem of Capital Financing

Apart entirely from the problem of ordinary administration the Government faced a very definite and peculiar problem this year with respect to capital financing. To take care of maturities falling due this year and also the capital expenditure necessary for public works and relief purposes, the Government faced a total program of approximately \$19,000,000. Through the efforts of the fiscal agency appointed last fall the Government were able to take care of over \$17,000,000 of this program at rates of interest which will be found to be very fair when announced in total. By quietly pressing the sale of bonds through this agency in the first half of the year before any of the present complications of poor crop conditions in Western Canada, high rates of exchange and world unrest came upon us with full force, we were able to place this phase of Provincial finance on a very satisfactory basis.

Dominion and Provincial Finance

One other point should possibly be touched upon to meet questions sometimes

raised in the public mind, namely, the comparison between Provincial and Dominion finance. The public have sometimes wondered why it is possible for the Dominion Government to more rapidly adjust its revenues and expenditures than for a Provincial administration. The answer is found in the fact that Dominion sources of revenue are very much wider, and covering the whole country the Dominion is able to draw from all parts not so affected by crop conditions, while on the other hand the expenditures are concerned with items not directly affecting family welfare and, therefore, more capable of retrenchment.

Provincial revenues are not so elastic—in this Province more definitely associated with the welfare of agriculture—while on the other hand our expenditures affect vitally the welfare of the family in such matters as highway construction, education and public health and any drastic scheme of retrenchment therefore very seriously affects family life.

On the whole, the Government feel that when statistics from other Provinces are available it will be found that the Alberta figures are not unduly serious and the gap between expenditure and revenue is not so wide, but that with the careful exercise of economy on the one hand for the next year or two and the inevitable return to better conditions, we will be able to repeat the history of the past ten years and again come to the period of more satisfactory returns.

Farmers and Labor**Only Forces from Which Effective Protest Against Financial Domination Can Come**

(The Canadian Forum.)

In Canada there are two sources from which a movement of protest against the domination of politics by St. James St. and King St. might be expected to be effective—Labor and Agriculture. The farmers' political movement of the last decade didn't get very far except in Alberta because the farmers themselves were still dominated by a Victorian pudery about class politics. Labor as a political movement is still handicapped by the domination of A. F. of L. ideas in Canada. But in spite of all disappointments it still remains true that the only hope for those who want a real democratic alternative to the two old parties with their sham battles is a movement in which the organized farmers will be the senior partner and organized labor the junior partner. In our modern social conditions no political movement which hasn't behind it the drive of an organized economic class will ever get anywhere. The Conservative party has such an organized class behind it. The necessary alternative to it is a Farmer-Labor movement which would soon attach to itself all the floating body of unattached consumers or intellectuals who now either take no interest in politics at all or limit their political activity to writing futile articles in journals like *The Canadian Forum*.

THE HOME MEAL

Mrs. Howe: "Does your husband appreciate home cooking?"

Mrs. Farr: "Oh my yes. You know, we eat dinner every evening in a restaurant that specializes in home cooking."—*Pathfinder*.

Old Country for Christmas

Fares
Greatly
Reduced
During
December
on
Rail
and
Ocean

**TRAVEL
ALL CANADIAN PACIFIC
ROUTE
THROUGH TRAINS**

To the Ship's Side at W. Saint John for
Special Christmas Sailings—
MONTCLARE DEC. 5
DUCHESS OF BEDFORD . . . DEC. 11
MONROSE DEC. 12
DUCHESS OF RICHMOND . . . DEC. 16

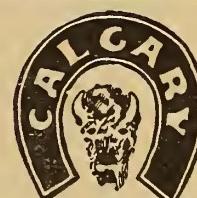
Frequent Sailings During October
and November

Ask your local Agent, or

G. D. BROPHY
District Passenger Agent
CALGARY, Alta.

Canadian Pacific

O.C.I.

**CALGARY
DRY GINGER ALE**

A Finer Flavor for Finer Tastes

EMPRESS HOTEL

CALGARY

Headquarters for U.F.A. and Wheat
Pool Officers and Members while visiting
Calgary.

Rates Reasonable.

NEWS OF THE ORGANIZATION (Continued from page 4)

Beaver River Convention, Nov. 6th

The Beaver River Provincial Constituency U.F.A. Association will hold its annual convention at Owleseye, on November 6th, at 10 o'clock sharp. All Locals are entitled to one delegate for every 10 paid-up members, or major portion thereof; the Provincial Association fees 50 cents per member. Hon. J. E. Brownlee and Hon. Perren Baker were asked to be our guest speakers, so be present and make this convention the best we ever had.

S. Z. MAGNANT,
Secretary.

Large Surplus of Vegetables**Farmers Allow Needy to Dig for Themselves.**

The U.F.A. Co-operative Committee have discovered that large surpluses of green vegetables and potatoes are available in many parts of the Province and are being offered at very low rates. At a recent meeting of the Executive Committee, Mrs. Warr reported that in the areas which she had visited in the north farmers were digging sufficient potatoes for their own needs and in many cases leaving the remainder in the ground. These potatoes were available for any who chose to dig for themselves.

Saving Money for the Farm People**An Outline of Recent Radio Broadcasts by the U.F.A. Co-operative Committee**

Daily broadcasts at 12.25 noon are given in behalf of the U.F.A. Co-operative Committee over radio station CFAC. The broadcasts, which are prepared by the Vice-president of the U.F.A., deal with the plans now being carried into effect in many rural communities, to effect large savings to the farm people by co-operative purchasing of a number of important commodities.

Extracts from recent broadcasts are given below:

How to Participate in Benefits

Many farmers who are not at present members of the U.F.A. will doubtless be wondering how they can take advantage of the opportunities for saving now made possible by co-operative purchasing. They may do so by joining the nearest Local U.F.A.

The Constitution of the United Farmers of Alberta also provides that five resident farmers may form a local. So if there is no Local U.F.A. in your vicinity, and you wish to co-operate with your neighbors to buy coal, flour, gasoline, lubricating oil, tractor fuel, tires, etc., get together and form a new Local. It is not necessary to wait till some over-worked official comes out to organize your district. Payment of the Association's dues can be made out of dividends accruing from co-operative buying.

Not the least of the benefits of the Association is the receipt every two weeks of one of the most independent and informative farm papers in Alberta—*The U.F.A.*

In a highly organized world the farmers' business must also be organized. Not-

withstanding all that has been done along those lines in recent years the farmer is still squeezed to the point of poverty and bankruptcy by opposing economic forces. He is the chief shock absorber of the economic system. More organization is needed. The Board and Executive of the U.F.A. are doing their part. The Co-operative Committee is making its contribution. The Central Office is working for you. What are you doing for yourself?

Write Central Office or see the Local U.F.A. secretary for information.

Over thirteen hundred circulars giving information and prices on staple commodities left Central Office of the U.F.A. the last week in September, setting forth the plans of the Co-operative Committee and giving list of commodities and prices. The list of commodities includes fuel and lubricating oils and greases of the Red Head brand; tires, tubes, threshing belts, rubber hose, and other rubber automobile accessories manufactured by the Dunlop Tire and Rubber Co.; Superior and Reliance paints, varnishes and enamels; Seal of Alberta flour, bran, shorts and other mill products manufactured by Robin Hood Mills, Calgary; coal of the various grades from Drumheller, Carbon and Edmonton mines; salt; lumber, posts, etc.

Great savings are being effected by thousands of farmers under this plan. New hope is being created in the minds of local leaders of the farm movement. There is something to do that brings immediate results while the far-reaching policies of social reform advanced by the U.F.A. for these many years are being worked out.

U.F.A. Representations re Five Cent Bonus**Executive Declared it Inadequate—Action Since Taken at Ottawa**

In an interview with the *Calgary Herald* on September 24th, Norman F. Priestley, Vice-president, pointed out that the five cent bonus on wheat failed to meet the case of farmers whose crops had failed, and announced that the U.F.A. Executive, some time previously, had unanimously made representations to the Dominion Government to this effect. That the stand taken by the Executive was a correct one is borne out by the action since announced by the Ottawa Government, in making certain provision for relief in the districts where crop failures have occurred. At the time when the Executive took action, and at the time when the interview was given, the Government's relief policy was not announced.

The interview is reprinted below:

"There is a strong feeling among members of the United Farmers of Alberta that the five cent bonus on wheat is not the best form of relief to give to all farmers, because it assists those who have most to sell but does nothing for those whose crops have been haled out or dried out and little to those who have small or poor crops," said Norman F. Priestley, Vice-president of the organization, in an interview with the *Herald* Thursday.

"That the matter was receiving serious consideration and attention among the branches of the Association was evidenced by reports from all parts of the country, said Mr. Priestley, and at the recent Executive meeting a resolution had been

read from the Collhoome Local near Youngstown, asking the Federal Government to pay the farmers \$1 per acre for their 1930-31 crops as a temporary measure to assist the farmers in the unfortunate districts. The Executive, which was unanimous in urging the relief on other basis than the five cent bonus on wheat was necessary, forwarded this resolution to Ottawa, pointing out the inadequacy of present plans for such areas. A reply was received from Rt. Hon. R. B. Bennett, giving his assurance that the matter will receive the Government's consideration.

"Mr. Priestley pointed out that large areas in southern Saskatchewan were making similar demands, and the Executive believed that the proposal was a reasonable one, and the fact that the farmers asking this relief had either had a crop or had prepared a crop which had not produced should be considered.

"The bonus is not a bonus for the production of wheat," he said, "but is a relief measure, and the five cent bonus does not meet the case at all, much less does it meet the case where a man has no crop to sell, since it has been frozen, haled out or dried out."

The interview described action taken by the Executive in forwarding a resolution from Donnelly-to-Culp Local to the Federal Government asking a bonus of 2½ cents a bushel on oats, pointing out that in the north there are large areas in which little wheat is raised; and in endorsing the demand for a Peace River outlet, the construction of which would put many millions of dollars into circulation and fulfill a long-felt need, and would also absorb a large number of men now unemployed.

Correspondence**CONSERVATION OF RESOURCES****Editor, The U.F.A.:**

The October 1st issue of *The U.F.A.* is a humdinger. How such a wealth of knowledge and information can be compressed into such a small paper is a marvel. Every page is replete with food for thought for the thinking man and woman.

My attention was especially drawn to the article by Premier Brownlee, re conservation of gas in Turner Valley. I have no criticism to offer as to what the Government is doing to conserve the gas supply of the Province. No doubt it is doing all that it is possible to do under conditions as they exist at present, conditions for which the present Government are not responsible, but which they inherited, along with the remains of our natural resources, from the Federal Government.

With your permission I would direct your attention and the attention of your readers to those conditions and comment thereon. The natural resources of this Province are now—in theory—the heritage of the people of Alberta. They are our birthright or estate. The Government is the steward of the people, appointed by them to administer the estate of the people for the benefit of the people—all the people, not a special privileged few. When the Federal Government were acting as the people's steward, they were remiss in their duty and allowed large portions of the people's estate to be fished away from them by a few specially privileged individuals, who are exploiting the estate of the people for individual

gain and have been granted the right to continue to do so for some time to come.

Burden of Debt

The people of Alberta are bearing their share of a national debt amounting to approximately five billion dollars, including Federal, Provincial and municipal debt; and this debt is growing rapidly owing to the present state of business depression and unemployment and to the futile efforts to bolster up an obsolete capitalistic competitive system of business, finance and administration of public affairs.

The U.F.A. Central Office is concentrating at the present time on co-operative buying—and quite properly so. The rank and file of U.F.A. members are worryin about the wherewithal to buy—co-operatively or any other way—and the vast wealth of our natural resources is being exploited, nay, filched away from us by private individuals, chiefly foreign capitalists, while the people are so heavily taxed to pay the interest on a rapidly increasing national debt that they have nothing left to pay for the necessities of life, let alone the interest on their own private debts.

And so, I would like to direct the attention of the rank and file of the U.F.A. to the necessity of taking action that will bring about, as speedily as possible, the development under public ownership of such natural resources as have not already been alienated, and of seeing to it that the returns from these sources of national wealth will be used to liquidate our Provincial and municipal debts and reduce taxation to a minimum.

A. LUNAN.

Ft. Saskatchewan, Alta.

AN EVEN START.

Stable Sergeant—Did you ever ride a horse before?

Rookie—No.

Sergeant—Ah! Here's just the animal for you. He has never been ridden. You can start out together.

Cattle, Sheep & Swine Shows and Sales

Calgary, Nov. 2nd to 4th

Show entries close Oct. 24th
Sale entries closed

Judging show stock Mon., Nov. 2nd

AUCTION SALE

51 Registered Hogs, males and females, Yorkshires, Berkshires and Tamworths, 9:30 a.m., Tuesday, Nov. 3rd.

36 Registered Cattle, 27 Shorthorn females and 2 bulls, 5 Aberdeen Angus females and 1 bull, 1 Holstein bull, 1:30 p.m., Tuesday, Nov. 3rd.

Sheep sale will include 415 registered rams and 57 registered ewes of the Suffolk, Hampshire, Shropshire, Oxford, Southdown and Rambouillet breeds, also 1165 grade ewes. The ewes will be sold commencing at 3 p.m., Tuesday, Nov. 3rd, the ram sale commencing at 9:30 a.m., Wednesday, Nov. 4th.

Special passenger fares from all Alberta points

Catalogue of sale entries may be obtained from E. L. Richardson, secretary, Alberta Live Stock Association, Calgary.

Classified Section

Price: 5 cents per word.
Terms: Cash with order.

BREAD MAKING

HO-MAYDE BREAD IMPROVER WILL MAKE
good bread from inferior flour. Never spoils. Makes better Bread, Biscuits, Cakes and Doughnuts. Never bake without it. Sold at U.F.A. stores 20 cents a packet—or write C. & J. Jones Limited, Lombard St., Winnipeg.

BUSINESS COLLEGES

15c WHEAT BONUS — WE WILL ACCEPT
wheat from bona fide farmers in exchange for tuition, and pay above bonus. Write for particulars. Garbutt Business College, Calgary, Alberta.

DENTISTS

DR. LEE R. DODDS, DENTAL SURGEON. 408 McLeod Building, Edmonton.

DR. W. SCOTT HAMILTON, DENTIST. X-Ray, 318 Birk's Building, Edmonton.

EYES EXAMINED, GLASSES FITTED. T. Satchwell, 9971A Jasper Ave., Edmonton.

A. MELVILLE ANDERSON AND K. ROY McLean. Sight Specialists, 224-8th Ave. West, Calgary

FARM LANDS

THE CANADIAN PACIFIC RAILWAY COMPANY'S land settlement plan offers unequalled opportunities for new settlers to purchase lands in Western Canada under easy long term contract. Write for free descriptive booklet. Canadian Pacific Railway Co., Department of Natural Resources, 905 First Street East, Calgary.

FOR SALE

BRAND NEW FANCY STAMPED STOCK Saddle, full size, made on a Passel Tree, with used Bridle and Martingale to match. Saddle alone cost \$125.00. Will sell complete for \$60.00 cash. Also one Officer's Military saddle with Bridle and Martingale, \$10.00 cash. Apply to B. Brooks, U.F.A. Office, Calgary.

HEALTH

DR. H. F. MESSENGER, CHIROPRACTOR. 16 years treating chronic diseases. Tegler Building, Edmonton.

I CAN RESTORE YOU TO GOOD HEALTH and save you from operations. Dr. John F. Harris, Chiropractor, Pantages Building, Edmonton.

HELP WANTED

AGENTS WANTED EVERY DISTRICT selling monuments for largest manufacturers in Canada. Free outfit. Write: Alberta Granite, Marble & Stone Co., Limited, Edmonton, Alberta.

HONEY

ALBERTA CLOVER HONEY, FRESH FROM the hive. Six tins \$6.25. Geo. Owens, Rainier, Alta., via Brooks.

LEGAL AND PATENTS

SHORT, ROSS, SHAW & MAYHOOD—Barristers, Solicitors, Notaries. Imperial Bank Building, Calgary.

A. LANNAN & COMPANY, Barristers, Solicitors, Notaries, 111-8th Ave. W., Calgary. Phone M3429. Specializing in Domestic Law, including probate, divorce and settlement of estates.

BENNETT, HANNAH & SANFORD, Barristers & Solicitors, Calgary, Alberta.

MOTHERSILL & DYDE—SOLICITORS FOR the Northern Alberta Dairy Pool, Ltd. Money to Loan. 704 McLeod Building, Edmonton.

RUTHERFORD, RUTHERFORD & McCUAIG, Barristers, Solicitors, Notaries, 916 McLeod Building, Edmonton.

LIVESTOCK

FELIX OHBERG, AMISK, ALTA., BREEDER of registered Belgians. Let me know your wants.

WANTED— ONE HUNDRED CATTLE TO winter. Ample good feed. R. E. Stanley, Clandonald, Alberta.

FOR SALE— REGISTERED JERSEY BULL (Craigiea Mascot). Sixteen months old, splendid individual of choicest breeding. For price and particulars apply, G. War-kotsch, Millet, Alberta.

LUMBER

LUMBER, SHINGLES, FENCE POSTS, POLES, Cordwood and Slabs—Write for delivered prices. Enterprise Lumber Co., Vancouver, B.C.

CEDAR POSTS—CAR LOTS DELIVERED your station. E. Hall, Grindrod, B.C.

MACHINERY

ELECTRIC FARM LIGHTING PLANTS, NEW or used—sold, repaired, exchanged. Electrical Engineers Limited, Calgary. Lister and Hebeo Aerolelectric Agents.

MISCELLANEOUS

ARE YOU INTERESTED IN MAKING CANADA an independent country? Many are. \$2 will make you a member for a year of The Independence League. For information write Gordon M. Weir, 624 Wiseman Ave., Montreal.

QUIT TOBACCO, SNUFF, EASILY; INEXPENSIVELY. Institute, Box 1261, Saskatoon.

PET STOCK

ONE PAIR UNRELATED CANARIES, MALE GOOD singer, and breeding cage, \$6. Pair Angora (wool) rabbits, 7 months, \$7. Noel Fearneough, Morrin, Alberta.

PHYSICIANS AND SURGEONS

DR. A. W. GIRVIN—NEW LOCATION. 310 Odd Fellows Bldg., Centre St. at Sixth Ave., Calgary.

POULTRY

BARRED ROCK COCKERELS, IMPORTED strains, \$1.50. Thos. Halpenny, Bulwark, Alta.

RADIO

RADIO—SALES, SERVICE, REPAIRS. Electrical Engineers Limited, Calgary and Edmonton.

REMANENTS

3 LBS. PRINTS, SILK OR VELVET \$1.00, A. McCreary Co., Chatham, Ontario.

SWINE

FOR SALE—REGISTERED DUROC JERSEY Boars. W. L. Gray, Millet, Alberta.

UPHOLSTERING

MAKING AND REMAKING CHESTERFIELDS and Chairs; also draping windows is our business. Write our Decorating Department for suggestions. Thornton & Perkins, 10628 Jasper Ave., Edmonton. (Opposite Corona Hotel).

USED CARS

FINANCE COMPANY RE-POSSESSION TO clear immediately. 10 Model "A" Fords, Coups, Coaches, Sedans, etc., from \$200 up; and bargain prices on Special Group of late model cars including: 1930 Oakland Coach, 1929 Chrysler Sedan, 1929 Chevrolet Panel Delivery, 1929 Olds Coupe, etc., etc. Also G.M.C. and Chevrolet Heavy Duty Trucks. Real values, worth coming miles to see. MacIn Motors Ltd., 11th Ave and 1st St. W. and 5th Ave. and 1st St. W., Calgary.



LOVELY NEW CHINA by WEDGWOOD & CO. *Comes Now in This Package*

NO ONE ever dreamed that China like this would be placed in packages of Rolled Oats. Robin Hood Mills once more has broken all precedents for giving their customers exceptional value in a Chinaware Oats Package. Each piece of China bears the name of the manufacturer . . . WEDGWOOD & CO. . . . the pattern is new and modern, just imported from England.

The rich coloring, the gold line edge and the modern, new square shape make up a truly beautiful set of China. Start now to collect a set for your table from packages of Robin Hood Rapid Oats with the "Red Spot" label, marked . . . WEDGWOOD & CO.

Why Robin Hood Oats has Better Flavour

In thousands of homes Robin Hood Oats has been served for over a generation. This New Chinaware Package with the "RED SPOT" label contains the same high quality Rolled Oats you have always known . . . distinctive because of the "PAN-DRIED" flavour. The scientific "PAN-DRIED" process of making porridge oats, as developed by Robin Hood Mills, is adapted from an old Scotch formula. This is a method of pre-cooking

in the hull, which retains the valuable food elements of the oats and improves the flavour as baking improves the flavour of a potato.

Serve Robin Hood Rapid Oats at least once a day . . . save the modern, new English China from the packages. Give your family Nature's most nourishing food and set your table with modern China that will win the admiration of everyone who sees it.

Ask your Grocer for
The Robin Hood Package with the "RED SPOT" Label



Robin Hood Rapid Oats

Best Because it's "PAN-DRIED"